

# OFFICERS' Pulse

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## Coverage.

The Hindu  
PIB  
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All India Radio

## At a Glance & In Depth.

Polity and Social Issues  
Economy  
International Relations  
Environment  
Science and Tech  
Culture



**CURRENT AFFAIRS**  
**WEEKLY**  
THE PULSE OF UPSC AT  
YOUR FINGER TIPS.

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# News @ a glance

## POLITY

### 1) Code on Wages Act 2019

#### About:

- The wage code removes the multiplicity of wage definitions, which can significantly reduce litigation as well as compliance cost for employers. The new Act links minimum wage across the country to the skills of the employee and the place of employment. It seeks to universalize the provisions of minimum wages and timely payment of wages to all employees irrespective of the sector and wage ceiling.
- It subsumes the following four labour laws:
  1. The Payment of Wages Act, 1936
  2. The Minimum Wages Act, 1948
  3. The Payment of Bonus Act, 1965
  4. The Equal Remuneration Act, 1976

#### Provisions of the Act:

- **Coverage:** The Code will apply to **all employees**. The central government will make wage-related decisions for employment such as railways, mines, and oil fields, among others. State governments will make decisions for all other employments.
- Wages include salary, allowance, or any other component expressed in monetary terms. This does not include bonus payable to employees or any travelling allowance, among others.
- **Floor wage:** According to the Code, the central government will fix a floor wage, taking into account living standards of workers. Further, it may set different floor wages for different geographical areas. Before fixing the floor wage, the central government may obtain the advice of the Central Advisory Board and may consult with state governments.
- The minimum wages decided by the central or state governments must be higher than the floor wage. In case the

existing minimum wages fixed by the central or state governments are higher than the floor wage, they cannot reduce the minimum wages.

- **Payment of wages:** Wages will be paid in (i) coins, (ii) currency notes, (iii) by cheque, (iv) by crediting to the bank account, or (v) through electronic mode. The wage period will be fixed by the employer as either: (i) daily, (ii) weekly, (iii) fortnightly, or (iv) monthly.
- **Deductions:** Under the Code, an employee's wages may be deducted on certain grounds including: (i) fines, (ii) absence from duty, (iii) accommodation given by the employer, or (iv) recovery of advances given to the employee, among others. These deductions should not exceed 50% of the employee's total wage.
- **Gender discrimination:** The Code prohibits gender discrimination in matters related to wages and recruitment of employees for the same work or work of similar nature.
- **Advisory boards:** The central and state governments will constitute advisory boards. The Central Advisory Board will consist of: (i) employers, (ii) employees (in equal number as employers), (iii) independent persons, and (iv) five representatives of state governments. State Advisory Boards will consist of employers, employees, and independent persons. Further, one-third of the total members on both the central and state Boards will be women.
- The Boards will advise the respective governments on various issues including: (i) fixation of minimum wages, and (ii) increasing employment opportunities for women.

#### Why in News?

- Amid the coronavirus-induced lockdown, an increasing number of states that

include Uttar Pradesh, Madhya Pradesh, Rajasthan and Gujarat have pushed through changes to their labour laws by way of amendments — ordinances or executive orders.

#### What are all the changes?

- While UP and MP have opted for a suspension of labour laws for 1,000 days, as many as ten states including Rajasthan, Punjab, Odisha, Maharashtra, Himachal Pradesh, MP, Haryana, Assam and Gujarat have allowed extension of working hours to 12 through issuance of orders under the Factories Act during the ongoing lockdown against the COVID-19 pandemic.
- (For more info refer Pulse 49)

#### Reason behind such move:

- States have begun easing labour laws to attract investment and encourage industrial activity.
- To protect the existing employment, and to provide employment to workers who have migrated back to their respective states.
- Bring about transparency in the administrative procedures and convert the challenges of a distressed economy into opportunities.
- To increase the revenue of states which have fallen due to closure of industrial units during Covid-19 lockdown.

## 2) Domicile Certificate

#### What is a Domicile Certificate and why is it needed?

- A Domicile/Residence Certificate is generally issued to prove that the person bearing the Certificate is a Domicile/Resident of the State/UT by which the Certificate is being issued.
- This Certificate is required as proof of residence to avail Domicile/Resident Quotas in educational institutions and in the Government Service, as also in case of jobs where local residents are preferred.

#### Why in News?

- The Jammu and Kashmir administration has issued a notification defining the rules for issuing domicile certificates in the Union territory.

#### J&K Domicile Certificate Rules 2020

##### Objective:

- These rules provide a simple time-bound and transparent procedure for issuance of domicile certificates.

#### Key highlights:

- All Permanent Resident Certificate holders and their children living outside J&K can apply for the certificates.
- Kashmiri migrants living in or outside J&K can get domicile certificates by producing their Permanent Residence Certificate (PRC), ration card copy, voter card or any other valid document.
- The domiciles have been defined as those who have resided for a **period of 15 years** in the Union Territory of Jammu and Kashmir. Those who have studied for a period of **seven years and appeared in Class 10-12 examination** in educational institutions located in J&K.
- Under the amended rules, eligible non-locals can also apply for the certificate.
- The new process will allow West Pakistan refugees, safai karamcharis and children of women who married non-locals to apply for jobs here.
- Bonafide migrants can apply with the Relief and Rehabilitation department by providing documents like electoral rolls of 1988, proof of registration as a migrant in any State in the country or any other valid document.

#### Exclusive reservation in Job:

- The lowest level of non-gazetted rank have been exclusively reserved for those who have resided in J&K for a period of 15 years, and children of all central government employees who have served for a 10-year period in the UT.
- This is subject to the provisions of 5A of The Jammu and Kashmir Civil Services (Decentralization and Recruitment) Act that no person shall be eligible for appointment to a post carrying a pay scale of not more than Level-4 (25500) unless he is a domicile of the Union Territory of Jammu and Kashmir," reads section
- Level 4 includes posts including Junior Assistant, Constable, which is considered as the lowest category of non-gazetted posts.
- This means domiciles of J&K UT would have an exclusive right on class 4th and non-gazetted posts.

- While all Indian citizens including J&K domiciles would be eligible for remaining non-gazetted and gazetted posts.

#### **Rules for the issuing authority:**

- The law has empowered Tehsildars within their territorial jurisdiction to issue domicile certificates.
- It sets a fast track process in motion to issue the certificates within a stipulated time of 15 days.
- If the certificate is not issued within the stipulated time, the applicant shall be free to approach an appellate authority.
- The decision of the appellate authority shall be binding upon the issuing authority and the orders to be complied within 7 days, failing which the defaulting officer has to face a penalty of Rs. 50,000, to be recovered from his/her salary.

### **3) Contract farming**

#### **What is Contract Farming?**

- Contract farming is defined as an agreement between farmers and processing and/or marketing firms for the production and supply of agricultural products under forwarding agreements, frequently at predetermined prices.
- The objective of contract farming is a commitment on the part of the farmer to provide a specific commodity in quantities and at quality standards determined by the purchaser and a commitment on the part of the company

to support the farmer's production and to purchase the commodity.

- It protects both parties from fluctuation in market pricing and long term planning is promoted for profit in the long run.

#### **Regulation of Contract Farming**

- It is regulated under the Indian Contract Act, 1872.
- The Model APMC (Agricultural Produce Market Committee) Act, 2003 provides specific provisions for contract farming, like compulsory registration of contract farming sponsors and dispute settlement.
- The Ministry of Agriculture came out with a draft Model Contract Farming Act, 2018. The draft Model Act seeks to create a regulatory and policy framework for contract farming.

#### **Benefits:**

- Contract farming will improve the production and marketing of agri-produce and livestock in a more efficient manner leading to farmers' welfare and increased income.

#### **Why in News?**

- The Odisha government has promulgated an ordinance allowing investors and farmers to enter into an agreement for contract farming in view of the continuing uncertainties due to the pandemic.

# ENVIRONMENT

## 1) Jawaharlal Nehru Tropical Botanic Garden and Research Institute (JNTBGRI)

### About



- The Jawaharlal Nehru Tropical Botanic Garden and Research Institute (JNTBGRI) formerly known as Tropical Botanic Garden and Research Institute is an autonomous institute established by the Government of Kerala at Palode in Thiruvananthapuram district.
- The institute is a unique and phenomenal venture to conserve, preserve and sustainably utilize the **plant wealth** (flora) of the State.
- It was brainchild of **Prof. A. Abraham**, a botanist and a great visionary, which were materialized by the Government of Kerala resulting in the establishment of the institute on 17th November 1979.
- JNTBGRI is now the largest living collection of trees and lianas (long stemmed woody vines) numbering over 800 species.
- Other than this, the garden nurtures medicinal, aromatic and spice plants, orchids, hybrids, bamboos, rare and threatened plants over 200 species and the list goes on.
- JNTBGRI has developed a garden of modern design with conservatories for **ex situ conservation** and scientific studies for sustainable utilization. Thirty species of flowering plants, which were long believed to be extinct, were rediscovered by the scientists of the institute.



### Pinanga andamanensis

#### About:



- It is a rare, endemic palm species, naturally occurring only in a tiny, evergreen forest pocket in **South Andaman's Mount Harriet National Park**.
- As per scientists, the *Pinanga andamanensis* is a critically endangered species and one of the least known among the endemic palms of the Andaman Islands.
- Its very small gene pool makes this species vulnerable to natural calamities such as cyclones, earthquakes.

#### Mount Harriet National Park

- Mount Harriet National Park is located in the Andaman district of Andaman and Nicobar Islands (Union territory) of India. The place is shown on the reverse side of the old Rupee 20 note in India

- Mount Harriet National Park was established in the year of 1987.
- Mount Harriet (383 m), which is part of the park, is the third-highest peak in the Andaman and Nicobar archipelago next to Saddle Peak (732 m) in North Andaman and Mount Thullier (568 m) in Great Nicobar.
- The avifauna of the Park is very rich and diverse due to dense forests, the presence of many varieties of wild fruit plants, and open seashore on the eastern side. The park is also a Butterfly hotspot.
- It has rich biodiversity of plants and animals.

#### Why in the news?

- JNTBGRI has conserved the germplasm of *Pinanga andamanensis*, which ensures its continued survival in the event of its minuscule original home getting wiped out by any calamities.
- While the uses of this palm species are yet to be understood fully, this species holds promise as an avenue tree for gardens, pavements and homesteads.





# ECONOMY

## 1) Definition of MSMEs

### Background

- Recently, the government decided to change the **basic definition of MSME** and also **end the difference between the manufacturing and services sector**.
  - Till now, MSMEs are categorised based only on the investment in machinery or equipment. The new classification has **raised the investment limit** and included **annual turnover** as an additional criteria.
- Accordingly, units having investment less than Rs 1 crore and turnover less than Rs 5 crore will be called Micro units.
  - Investment between Rs 1 and Rs 10 crore and turnover of Rs 5 crore to Rs 50 crore will be categorised as Small Enterprises.
  - Units having investment between Rs 10 crore but up to Rs 20 crore and turnover between Rs 50 crore and Rs 100 crore will now be known as Medium Enterprises.

### Rationale for the move

- It has been a long-standing demand from industry to hike the investment limits, as with inflation, units often cross the threshold that will bring them benefits. To prevent this, they either run their operations at a reduced level or incorporate multiple units so that turnover is distributed in a way that they remain within the threshold that will give them the benefits.
- With the revised definitions of MSMEs, they will not have to worry about growing their size and can still avail benefits.

### Why in News?

- Days after changing the definition of MSMEs, the government has decided to further revise the criteria for medium-sized units by **enhancing the investment and turnover limits to up to Rs 50 crore and Rs 200 crore respectively**.
- The government has also planned to raise MSMEs' contribution to India's exports to 60% from the 48% at present and also boost the sector's contribution to the country's GDP from 29% currently to 50%.

## 2) Special liquidity facility

### About NABARD

- National Bank for Agriculture and Rural Development (NABARD) was established in 1982 by an Act of the Parliament.
- NABARD, as a **Development Bank**, is mandated for providing and regulating credit and other facilities for the promotion and development of agriculture, small scale industries, cottage and village industries, handicrafts and other rural crafts and other allied economic activities in rural areas with a view to promoting integrated rural development.
- NABARD is **wholly owned by the Government of India**.

### Why in News?

- NABARD has disbursed Rs 20,500-crore as a special liquidity facility to co-operative banks and Regional Rural Banks in various States for lending to farmers.
- This special liquidity facility was announced as a part of the government's Rs 20-lakh-crore special Covid-19 package.

### About Co-operative banks

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

### Structure of co-operative banks in India

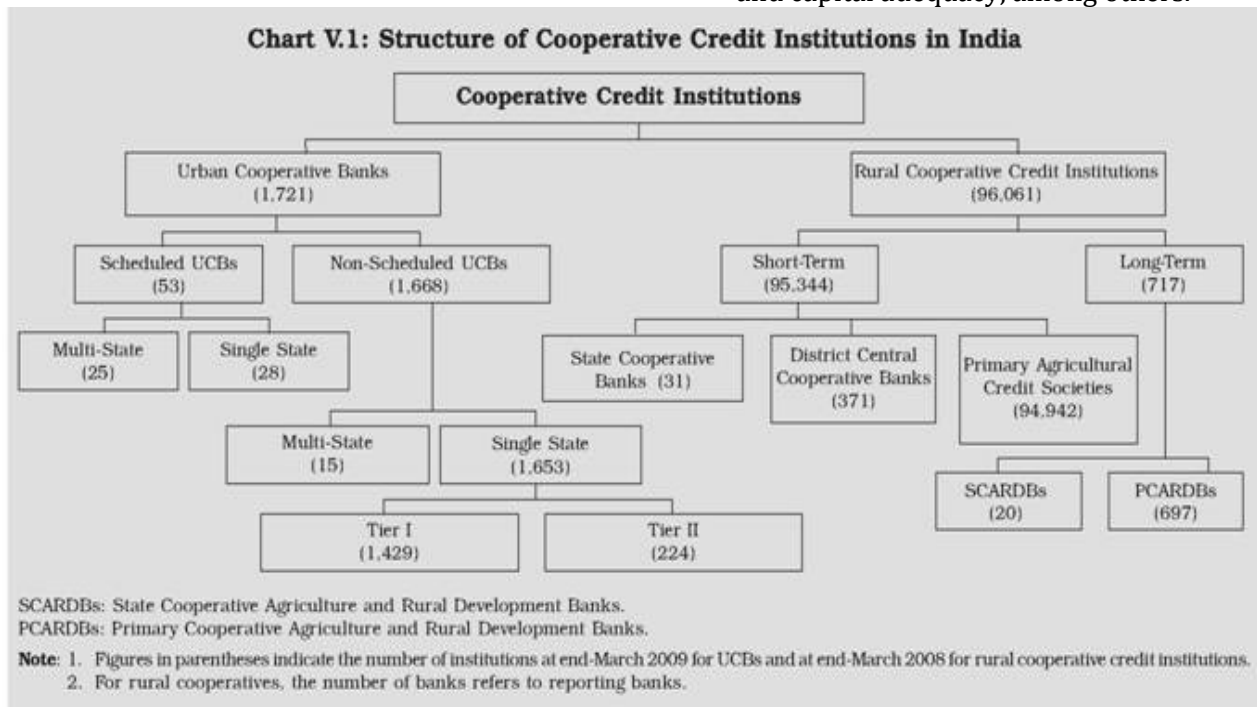
- Broadly, co-operative banks in India are divided into two categories - **urban and rural**.
- Rural cooperative credit institutions could either be short-term or long-term in nature. Further, **short-term** cooperative credit institutions are further sub-divided into State Co-operative Banks, District Central Co-operative Banks, Primary Agricultural Credit Societies.
- Meanwhile, the **long-term** institutions are either State Cooperative Agriculture or Rural Development Banks (SCARDBs) or Primary Cooperative Agriculture and Rural Development Banks (PCARDBs).
- On the other hand, Urban Co-operative Banks (UBBs) are either **scheduled or**

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

**Who oversees these banks?**

- In India, co-operative banks are registered under the **States Cooperative Societies Act.**

- Cooperative banks are currently under the **dual control** of the Registrar of Cooperative Societies and RBI.
- While the role of registrar of cooperative societies includes incorporation, registration, management, audit, supersession of board and liquidation, RBI is responsible for regulatory functions such as maintaining cash reserve and capital adequacy, among others.



**About RRBs**

- Regional Rural Banks (RRBs) were formed under the **RRB Act, 1976** with an objective to provide credit and other facilities, especially to the small and marginal farmers, agricultural labourers, artisans and small entrepreneurs in rural areas for development of agriculture, trade, commerce, industry and other productive activities.
- They are jointly owned by the **Government of India, the concerned State Government and Sponsor Banks** with the issued capital shared in the proportion of **50%, 15% and 35%** respectively.
- The Act was amended in 2015 whereby such banks were permitted to raise capital from sources other than the Centre, states and sponsor banks.
- RRBs are required to provide **75% of their total credit as priority sector lending** with primary focus on

agricultural credit, including small and marginal farmers, as well as micro entrepreneurs and rural artisans.

- **NABARD** is responsible for regulating and supervising the functions of RRBs.

**3) Aatmanirbhar Bharat**

**What's in the news?**

- In the fifth and final tranche of Aatmanirbhar Bharat package, Finance Minister Nirmala Sitharaman announced allocation of additional Rs 40,000 crore funds under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) besides the Rs 61,000 crore allocated this year to generate an additional 300 crore man-days of employment in the villages.
- (Refer Pulse 49 edition for details on Aatmanirbhar Bharat package)

**State's borrowing limit**

- The Central government has also allowed state governments to **hike their borrowing limits from 3% to 5% of**

**Gross State Domestic Product (GSDP)**, translating into an additional borrowing space of Rs 4.28 lakh crore.

- However, the Centre has attached conditions for the increased borrowing space, permitting only 0.5 per cent of GSDP as an unconditional increase.
- Rest, 1 per cent will be in four tranches of 0.25 per cent, with each tranche linked to expenditure on 'One Nation One Ration', urban local body revenues, power distribution, ease of doing business reforms. The last 0.5 per cent to be permitted if at least three of four milestones are reached.
- This relaxation in borrowing limits would need an **amendment to the FRBM Act**.
- *(Refer Pulse 46 edition for details on the FRBM Act)*

#### **New Public Sector Enterprise Policy**

- The Finance Minister said the **government will open all sectors to the private sector** including strategic sectors, and a new coherent policy in this regard will be unveiled.
- The proposed policy will notify the list of strategic sectors requiring the presence of at least one state-owned company along with the presence of the private sector. In all other sectors, the government plans to privatise public sector enterprises depending upon the feasibility.
- Even in the strategic sectors, no more than four PSUs will be allowed, with the rest being privatised, merged or brought under holding companies.

#### **Structural reforms**

- The Finance Minister also announced structural reforms for several sectors, such as coal, minerals, defence production, civil aviation, power distribution in Union Territories, space research and atomic energy.
- **Coal mining**
- The government would **end the monopoly of Coal India Ltd (CIL)** in coal mining by allowing private companies on a **revenue-sharing model**.
- A revenue sharing mechanism instead of the earlier fixed price per tonne will introduce competition, transparency and private sector participation in the market.
- Any party could bid for coal blocks and sell in the open market. This is against the

earlier norm where only captive consumers with end-use ownership could bid.

- Nearly 50 blocks will be up for bidding, and the government will invest Rs 50,000 crore for building evacuation infrastructure.
- India has the **third-largest coal availability within its untapped mines** and yet India still **imports coal**. Because of this, the emerging sectors suffer because of lack of raw material availability.
- **Mining sector**
- On non-coals, 500 mineral blocks will be auctioned and the government will **remove the distinction between captive and non-captive mines** to allow the transfer of mining leases and the sale of surplus unused minerals, leading to better efficiency in mining and production.
- *Captive mining is the coal mined for a specific end-use by the mine owner, but not for open sale in the market.*
- Besides, the government will also introduce a **joint auction of bauxite and coal blocks** to enhance the competitiveness of the aluminium industry. The move will help improve availability and access affordable minerals.
- **Defence**
- To boost the government's Make in India campaign, foreign investment limit in defence manufacturing will be hiked to **74 per cent from 49 per cent** via the automatic route while some weapons and platforms will be banned for imports.
- Items banned for imports can **only be purchased from within the country**.
- **State-owned Ordnance Factory Boards will be corporatized** for better management and will later be listed on the stock market.
- Corporatisation, however, does not mean privatisation. The aim is to make sure that almost 60 ordnance factories in India are better managed so that they can be traded publicly.
- The reforms aim to reduce India's massive defence import bill.
- According to the Stockholm International Peace Research Institute (SIPRI), the US,

China and India were the world's three biggest military spenders in 2019, followed by Russia and Saudi Arabia.

- **Power distribution**
- Power distribution companies in Union Territories (UTs) will be **privatised** for better service and the plan would be a model for emulation by other utilities across the country.
- **Airports**
- Six more airports will be auctioned for private participation and an additional private investment will be invited at 12 airports.
- Steps will be taken to ease restrictions on Indian airspace, of which only 60% is currently available. This will save flying time and aviation fuel.
- **Space programme**
- Private companies will be allowed a role in India's space programme, including in satellites, launches, and space-based services. The companies will get to use

the facilities of ISRO, the state-owned space agency.

- Future projects for planetary exploration and outer space travel would be open for the private sector.
- **Research reactor**
- Public-private partnerships will also be introduced in the atomic energy sector, to set up a research reactor for production of medical isotopes and irradiation facilities for food preservation.

#### **Other announcements**

- Other announcements included changes to the Insolvency and Bankruptcy Code, to ensure that COVID-19 related debts will not be counted as defaults for the purpose of triggering insolvency proceedings. **No bankruptcy proceedings will be initiated for a year.**
- The Centre will also roll out the **PM e-Vidya programme** for multi-mode access to digital education, including e-content for school education.

# INTERNATIONAL RELATIONS

## 1) Regional Comprehensive Economic Partnership

### About RCEP

- Regional Comprehensive Economic Partnership (RCEP) was envisaged as an economic grouping of the **ASEAN's 10 members, plus India, China, Japan, South Korea, Australia and New Zealand.**
- If concluded, RCEP will create a zero-customs duty zone that contributes 34% of GDP and 40% of world trade. The region is also home to almost half of the world's population.
- Negotiations have been going on since 2013, with one of the major issues being India's reluctance to open up its markets.
- In November 2019, India announced its decision to **not sign the RCEP agreement** citing lack of protection for India's agricultural and other sectors.

### Concerns of India

- Imbalance in the negotiations between goods and services is the main concern for India. Member countries are putting pressure on India to commit to **zero tariffs on more than 90 percent** of tradable goods with few exemptions.
- However, they remain reluctant to India's proposal to allow **free movement of Indian skilled professionals** in the RCEP region. They are not ready to go beyond 60% of services to bring under the pact.
- Indian industries are worried that with RCEP allowing a wide range of goods to import at zero tariffs, **Chinese goods will flood India.** It will cause serious damage to the "Make in India" programme.
- Already **India's trade deficit** with China is unsustainable at \$63 billion in 2017-18. India has trade deficits with other RCEP nations, too, such as South Korea (\$11.9 billion) and Australia (\$10.2 billion).

### Opportunities for India

- Despite these concerns, RCEP will offer India an opportunity to **engage with China.**

- It will give India a chance to **stall some of its unfair practices** such as giving subsidies unethically and stalling Indian products, such as pharmaceuticals, on the pretext of quality control.
- RCEP will give Indian exporters a window to be a **part of global value chains.**

### Why in News?

- The deadline for a response to a fresh proposal of India rejoining negotiations on the RCEP ran out recently.

## 2) World Health Assembly

### About WHA

- The World Health Assembly is the **decision-making body of WHO.** It is attended by delegations from all WHO Member States.
- The main functions of the World Health Assembly are to determine the policies of the Organization, appoint the Director-General, supervise financial policies, and review and approve the proposed programme budget.
- The Health Assembly is held annually in **Geneva, Switzerland.**

### Why in News?

- The 73rd World Health Assembly was held recently.
- The assembly unanimously adopted a resolution to conduct an **independent probe** into the World Health Organization's COVID-19 response.

## 3) Open Skies Treaty

### About Open Skies Treaty

- The Open Skies Treaty allows countries to monitor signatories' arms development by **conducting unarmed, surveillance flights** over each other's territories.
- It entered into force in 2002 and currently has **thirty-four state parties**—the United States, Canada, Russia, Kazakhstan and thirty other countries in Europe. (**India** is not a signatory to the treaty)
- For each state party or group of state parties, the treaty specifies an active quota, the number of observation over flights it may conduct per year, and a

passive quota, the number of over flights it must accept.

- All of a state-party's territory can be overflowed. No territory can be declared off-limits by the host nation.

#### Why in News?

- The U.S. has given notice that it will exit the Open Skies Treaty alleging Russia had continuously and flagrantly violated the treaty.
- Meanwhile, Russia said it would continue to honour its commitments under the treaty as long as the treaty is in force.

#### Similar treaties

##### Intermediate-Range Nuclear Forces treaty

- Signed in 1987, the Intermediate-Range Nuclear Forces (INF) treaty required the United States and the Soviet Union to eliminate all of their **nuclear and conventional ground-launched ballistic and cruise missiles** with ranges of **500 to 5,500 kilometres**.
- As a result of the treaty, both countries destroyed a total of 2,692 short-, medium-, and intermediate-range missiles.
- Last year, the U.S. announced its formal withdrawal from the Intermediate-Range Nuclear Forces treaty accusing Russia of breaching the terms of the deal.

#### New START

- The New Strategic Arms Reduction Treaty (New START) was signed in 2010 by **Russia and the United States** and entered into force in 2011.
- New START replaced the 1991 START I treaty, which expired in 2009, and superseded the 2002 Strategic Offensive Reductions Treaty (SORT).
- New START caps the deployed strategic nuclear warheads and bombs of the United States at Russia at 1,550 each. The Treaty includes limits on missiles, bombers, and land-based launchers for nuclear weapons.
- The Treaty also allows for verification inspections and information-sharing.
- The New Start Treaty is **due to expire next February**.

## 4) G7 Summit

### About G7

- The Group of Seven (G7) is a collective of seven of the world's most industrialized and developed economies. Their political

leaders come together annually to discuss important global economic, political, social and security issues.

- The G7 member countries are the **United States, Britain, France, Japan, Germany, Italy, and Canada**.
- Russia belonged to the forum from 1998 through 2014, when the bloc was known as the G8, but was suspended following its annexation of Crimea.
- **India is not a member** of the G-7 grouping.



### Why in News?

- U.S. President Donald Trump said that he is considering hosting world leaders for the annual G7 summit in the U.S. despite the ongoing coronavirus crisis.

## 5) Hong Kong and China relationship

### Background

- Hong Kong, a former British colony, was returned to the People's Republic of China in 1997 under a policy known as **"one country, two systems,"** which promised the territory a high degree of autonomy.
- As a **Special Administrative Region (SAR)**, Hong Kong allows freedoms not enjoyed in mainland China, including freedom to protest and an independent judiciary.
- But that autonomy, guaranteed under a mini-constitution known as the **Basic Law**, expires in 2047. The joint signed declaration does not state what will happen in 2047 after that agreement officially ends.

### Location

- Located on the southeast coast of China, Hong Kong's strategic location on the Pearl River Delta and South China Sea

has made it one of the world's most thriving and cosmopolitan cities.



▪ **Why in News?**

- China has introduced the draft of a controversial national security law in Hong Kong in its parliament to tighten China's control over the former British colony.
- Many sections in Hong Kong are protesting against the law who fear that it could be the biggest blow to the

territory's autonomy and personal freedoms since 1997 when it came under Chinese rule.

- China has also sought the support and understanding of India and other countries for its new national security law, saying the new legislation is aimed at containing the secessionist forces in Hong Kong.

# SCIENCE AND TECHNOLOGY

## 1) Herd Immunity

### What is herd immunity?

- Herd immunity is the **indirect protection from a contagious infectious disease** that happens when a population is immune either through vaccination or immunity developed through previous infection.
- This means that even people who aren't vaccinated, or in whom the vaccine doesn't trigger immunity, are protected because people around them who are immune can act as buffers between them and an infected person.
- Once herd immunity has been established for a while, and the ability of the disease to spread is hindered, the disease can eventually be eliminated.
- This is how the world eradicated smallpox, for example.

### What are the challenges in creating herd immunity?

- The more infectious a disease, the greater the population immunity needed to ensure herd immunity.
- Example: measles is highly contagious and one person with measles can infect up to 18 other people. This means that around 95% of people need to be immune in order for the wider group to have herd immunity.
- Natural herd immunity – achieved through infection rather than vaccination – can be challenging to induce through unchecked infection as there would be a very high rate of serious illness and death, with health systems overwhelmed well beyond their surge capacity, even in high-income countries.
- This is why herd immunity is generally pursued through vaccination programmes.
- Even when vaccines are available, it is not always possible to achieve herd immunity for very long.
- Some viruses, such as seasonal flu, mutate frequently, evading the body's immune response.
- So immunity doesn't always last forever.

### Herd immunity for SARS-CoV-2

- The new coronavirus has a **lower infection rate than measles**, with each infected person passing it on to two or three new people, on average.
- This means that herd immunity should be achieved when around **60% of the population** becomes immune to COVID-19.

### Why in News?

- The World Health Organization has condemned the “dangerous” concept of herd immunity for managing the COVID-19 pandemic.

## 2) Human Challenge Trials for Vaccine Development

### How vaccines are usually developed?

- Vaccines take several years to develop (*refer to Pulse No. 42*), and their development typically proceeds through three phases of clinical trials.
  - In Phase 1, small groups of people receive the trial vaccine.
  - During Phase 2, the clinical study is expanded and the vaccine is given to people who have characteristics (such as age and physical health) similar to those for whom the new vaccine is intended.
  - In Phase 3, the vaccine is given to several thousand people and tested for efficacy and safety.
- 1) During this phase, participants either receive the vaccine or a placebo.
  - 2) The efficacy of the vaccine is determined by comparing the prevalence of infection in the group that was administered the vaccine with the one which received a placebo.
  - 3) The hypothesis that those in the vaccine group will be infected significantly less is thus tested.

### Definition of placebo

- a usually pharmacologically inert preparation prescribed more for the mental relief of the patient than for its actual effect on a disorder
- an inert or innocuous substance used especially in controlled experiments testing the efficacy of another substance (such as a



drug)

### What are human challenge trials?

- Under human challenge trials, participants of both the vaccine group and placebo group upon consent are **deliberately exposed to the infection** – thus are “challenged” by the disease organism.
- This is unlike **conventional clinical trials** in which the safety and efficacy of the **vaccine is assessed through natural infection**.
- It was being proposed by experts that the Phase 3 trial be replaced with human challenge trials.

### Benefits of human challenge trials

- Proponents of the method believe that such trials **could save valuable time** in developing a Covid-19 vaccine, as researchers would not have to wait for participants to contract the infection under real-world conditions.
- By replacing conventional Phase 3 testing of vaccine candidates, such trials may subtract many months from the licensure process, making efficacious vaccines available more quickly.
- According to experts, such testing would also require significantly less number of people than regular Phase 3 trials, which require thousands of volunteers.<sup>3</sup>

### Human challenge trials: The ethical concerns

- While human challenge trials are not new, they are usually carried out in developing medications for diseases which are considered less lethal and have been better understood by scientists over the years, such as malaria.
- Critics have questioned undertaking such trials for Covid-19, a potentially deadly disease for even those who are less at risk, and which researchers are still in the early stages of studying.
- Such research can appear to be in conflict with the guiding principle in medicine “**to do no harm.**”
- Nevertheless, Well documented historical examples of human exposure studies

would be considered unethical by current standards.

- It is essential that challenge studies be conducted **within an ethical framework** in which **truly informed consent** is given.

### Why in News?

- In new guidelines issued on May 6, the World Health Organization has supported human challenge studies for COVID-19 vaccine development.

## 3) Light Combat Aircraft (LCA) Tejas

### About LCA Tejas

- Tejas is a **single engined, light weight, highly agile, multi-role supersonic fighter**.



- LCA together with its variants, is the **smallest and lightest Multi-Role Supersonic Fighter** Aircraft of its class.
- The aircraft with **delta wing** is designed for ‘**air combat**’ and ‘**offensive air support**’ with ‘**reconnaissance**’ and ‘**anti-ship**’ as its **secondary roles**.
- The **Aeronautical Development Agency** is the designated project manager for the development of LCA.
- Tejas is intended to **replace the ageing fleet of MIG-21** aircraft of IAF.

### Variants



- The follow up versions of LCA-Mk1A and LCA-Mk2 will be the improved version of Tejas.
- The **LCA-Mk1A** will have improved serviceability, faster weapon loading time, enhanced survivability, better electronic warfare suit and AESA (active electronically scanned array) radar significantly enhancing its capability.
- The **LCA-Mk2** will be a **bigger** aircraft with a wider wingspan. It will have a more powerful GE 414 engine. Because of size and power the aircraft will be able to carry much more load.

#### Why in News?

- The Indian Air Force (IAF) would set up the second squadron of indigenous Light Combat Aircraft (LCA) Tejas by May, while the “high priority” deal for 83 LCA-MK1A jets was expected to be signed in three months.

### 4) Astra Beyond Visual Range (BVR) Air-to-Air Missile

#### About Astra missile



- Astra is India’s **first beyond-visual-range (BVR) air-to-air** missile **indigenously** designed and developed by **Defence Research and Development Organisation (DRDO)**.

- The Astra missile is developed as part of the **Integrated Guided Missile Development Programme (IGMDP)** of the Indian Ministry of Defence.
- **Designed to be mounted on fighter aircraft**, the missile has all weather day and night capability.
- The missile is designed to engage and destroy highly manoeuvring supersonic aircraft.
- The missile is being developed in multiple variants to meet specific requirements.
- The **ASTRA Mk-I** Weapon System integrated with **SU-30 Mk-I** aircraft is being inducted into the Indian Air Force (IAF).



#### Why in News?

- The Indian Air Force (IAF) is planning to place orders for over 200 Astra indigenous Beyond Visual Range (BVR) missiles.

### 5) Cerberus - Banking Trojan malware

#### What is a Trojan?

- A Trojan horse, or Trojan, is a type of **malicious code or software** that **looks legitimate** but can take control of your computer.
- A Trojan is designed to damage, disrupt, steal, or in general inflict some other harmful action on your data or network.
- Once installed, the Trojan horse can gain access to computer files and systems.
- This type of computer program is built with a backdoor, allowing outside parties to gain access to a computer.

#### What is a Banker Trojan/ Banking Trojan?

- A Banker Trojan is a malicious computer program designed to gain access to confidential information stored or

processed through online banking systems.

- Banker Trojan is a form of Trojan horse and can appear as a legitimate piece of software until it is installed on an electronic device.

#### Why in News?

- The Central Bureau of Investigation (CBI) issued a nationwide alert on banking trojan '**Cerberus**' following input from the Interpol.

#### More in News

- The banking trojan known as Cerberus is primarily used to steal financial data, such as credit card numbers.
- This malicious software takes advantage of COVID-19 pandemic to impersonate and send SMS using the lure of COVID-19 related content to download the embedded malicious link.
- The Trojan can also use overlay attacks to trick victims into providing personal information and can capture two-factor authentication details.

## 6) Alzheimer's disease

### About Alzheimer's disease

- Alzheimer's disease is a progressive disorder that causes **brain cells to waste away (degenerate) and dies**.
- Alzheimer's disease is the most common cause of **dementia** — a continuous decline in thinking, behavioural and social skills that disrupts a person's ability to function independently.
- There is **no treatment** that cures Alzheimer's disease or alters the disease process in the brain.
- In advanced stages of the disease, complications from severe loss of brain function — such as dehydration, malnutrition or infection — result in death.
- **India** is **third** behind China and the U.S. in the number of Alzheimer's patients.

#### Why in News?

- Researchers at the Indian Institute of Technology-Guwahati (IIT-G) have arrived at methods for preventing the accumulation of neurotoxic molecules in the brain, which leads to memory loss in Alzheimer's disease.

#### More in News

- The cause of Alzheimer's is the accumulation of **amyloid-beta peptides** in the brain.
- This peptide is **akin to the plaque that blocks arteries** over a period of time, affecting blood supply and leading to cardiovascular diseases.
- Its aggregation, meaning the formation of one over the other, deforms the cortex of the brain leading to Alzheimer's.
- The two methods proposed are: use of "trojan peptides" and application of a low-voltage electric field toward preventing amyloid plaques from aggregating to cause memory loss.

#### How does it work?

- The peptide molecules need to have a certain structure to aggregate.
- The trojan peptide is roughly like the peptide in the body. But while it goes along with the other peptides, its function is contrary to aggregation.
- The use of an external electric or magnetic field modulates these molecules to "pull back the possibility of Alzheimer's to a certain extent".

## 7) Metabolic syndrome (MetS)

### About

- It is a **cluster of conditions** that occur together, increasing the risk of heart disease, stroke and type 2 diabetes.
- These conditions include increased blood pressure, high blood sugar, low HDL cholesterol (good cholesterol), abdominal obesity and abnormal cholesterol or triglyceride levels.

#### Why in News?

- A study now claims that consumption of whole fat dairy products actually offers some protection from metabolic syndrome (MetS), diabetes and hypertension across races.

### Type 1 and Type 2 Diabetes

- There are two main types of diabetes: type 1 and type 2.
- Both types of diabetes are chronic diseases that affect the way the body regulates blood sugar, or glucose.
- Glucose is the fuel that feeds our body's cells, but to enter the cells it needs insulin.
- People with type 1 diabetes don't produce insulin.

- People with type 2 diabetes don't respond to insulin as well as they should and later in the disease often don't make enough insulin.
- Both types of diabetes can lead to chronically high blood sugar levels.

# HEALTH

## 1) Cytokines

- Cytokines are a **large group of proteins, peptides or glycoproteins** that are **secreted by specific cells of the immune system**.
- Cytokines are a category of **cell signaling molecules** that mediate and regulate immunity, inflammation and hematopoiesis.
- Cytokines are produced throughout the body by **cells of diverse embryological origin**.
- Cytokine is a general name; other names are defined based on their **presumed function, cell of secretion, or target of action**.
- For example, cytokines made by lymphocytes can also be referred to as lymphokines.

### Functions of cytokines:

- Cytokines serve **various functions** in the body:
  - 1) Colony stimulating factors (**stimulate the production of blood cells**)
  - 2) Growth and differentiation factors (**function primarily in the development, tissue maintenance, and repair**)
  - 3) Immunoregulatory and proinflammatory cytokines (e.g., **interferons, interleukins, and TNF-alpha that function in the immune system**)

### How do they act?

- Cytokines are released by cells into the circulation or directly into tissue.
- The cytokines **locate target immune cells** and **interact with receptors** on the target immune cells by binding to them.
- The **interaction triggers or stimulates specific responses** by the target cells.

### What happens with excess cytokines?

- When the cytokines that raise immune activity become too abundant, the immune system may not be able to stop itself.
- **Immune cells spread beyond infected body parts and start attacking healthy tissues**, gobbling up red and white blood cells and damaging the liver.
- Blood vessel walls open up to let immune cells into surrounding tissues, but the vessels get so leaky that the **lungs may fill with fluid, and blood pressure drops**.
- Blood clots throughout the body, further choking blood flow.
- When organs don't get enough blood, a person can go into **shock, risking permanent organ damage or death**.

### Why in the news?

- **Cytokine storm syndrome (CSS)** characterised by excess production of cytokines and subsequent damage of healthy tissues, is a condition associated with **COVID-19 infection**.

# ART & CULTURE

## 1) National School of Drama (NSD)

### About National School of Drama

- The National School of Drama is one of the foremost theatre training institutions in the world and the **only drama institute in India**.
- It was **set up by the Sangeet Natak Akademi** as one of its constituent units in **1959 at New Delhi**.
- In **1975**, it became an independent entity and was registered as an **autonomous organization** under the **Societies Registration Act XXI of 1860**, fully financed by the **Ministry of Culture**, Government of India.

### About Sangeet Natak Akademi

- The Sangeet Natak Akademi - India's national academy for music, dance and drama - is the **first National Academy of the arts** set-up by the Republic of India.
- It was created by a resolution of the (then) Ministry of Education, in **1952 at New Delhi**.
- Since its inception the Akademi has been functioning as the apex body of the

performing arts in the country, preserving and promoting the vast intangible heritage of India's diverse culture expressed in the forms of music, dance and drama.

- It is presently an **Autonomous Body of the Ministry of Culture**, Government of India and is **fully funded by the Government** for implementation of its schemes and programmes.

### Why in News?

- NSD has launched a **“theatre for all” webinar series** on topics such as acting, sound and video technology for the stage and festival management for aspiring students and theatre enthusiasts.

- **Webinar** - a seminar or other presentation that takes place on the Internet, allowing participants in different locations to see and hear the presenter, ask questions, and sometimes answer polls.

# PIB ANALYSIS

## 1) Cyclone Amphan

### About Cyclone Amphan

- Cyclone Amphan is a tropical cyclone formed over Bay of Bengal that has intensified and is likely to turn into a “**super cyclonic storm**”.
- According to the India Meteorological Department forecast, it will make landfall as a very severe cyclone between the Sagar islands of West Bengal and the Hatiya islands of Bangladesh. It has been named by Thailand.
- A super cyclone is a type of cyclone that can reach a maximum wind speed of 220km/hr”.

India Meteorological Department Tropical Cyclone Intensity Scale	
Category	Sustained winds (3-min average)
Super Cyclonic Storm	≥120 kt ≥221 km/h
Extremely Severe Cyclonic Storm	90–119 kt 166–220 km/h
Very Severe Cyclonic Storm	64–89 kt 118–165 km/h
Severe Cyclonic Storm	48–63 kt 89–117 km/h
Cyclonic Storm	34–47 kt 63–88 km/h
Deep Depression	28–33 kt 51–62 km/h
Depression	17–27 kt 31–50 km/h

### What are tropical cyclones?

- Tropical cyclones is an intense circular storm that originates over warm tropical oceans and is characterized by low atmospheric pressure, high winds, and heavy rain.
- In India, cyclones are classified by:
  1. Strength of associated winds,
  2. Storm surges
  3. Exceptional rainfall occurrences.

### Formation of a cyclone

- The formation and initial development of a cyclonic storm depends upon various conditions. These are:
- A warm sea (a temperature in excess of 26 degrees Celsius to a depth of 60 m) with abundant and turbulent transfer of water vapour to the overlying atmosphere by evaporation.
- Atmospheric instability encourages formation of massive vertical cumulus clouds due to convection with condensation of rising air above the ocean surface.

### About IMD

- The India Meteorological Department was established in 1875. It is the National Meteorological Service of the country and the principal government agency in all matters relating to meteorology, seismology and allied subjects.
- To take **meteorological observations** and to provide current and forecast meteorological information for optimum operation of weather-sensitive activities like agriculture, irrigation, shipping, aviation, offshore oil explorations, etc.
- To **warn against severe weather** phenomena like tropical cyclones, norwesters, dust storms, heavy rains and snow, cold and heat waves, etc., which cause destruction of life and property.
- To provide **meteorological statistics required for agriculture**, water resource management, industries, oil exploration and other nation-building activities.
- To conduct and **promote research in meteorology** and allied disciplines.
- To **detect and locate earthquakes** and to **evaluate seismicity** in different parts of the country for development projects.

### Why in News?

- The super cyclonic storm situation, expected to have wind speeds of 230-240 kmph gusting to 265 kmph, will bring heavy rainfall to coastal Odisha and West Bengal.

## 2) Star rating of garbage free cities

### About the GFC Star Rating:

- The Protocol for Star Rating of Garbage Free City was launched by The **Ministry of Housing and Urban Affairs (MOHUA)**.
- The star rating conditions have been designed in a way as to enable cities to gradually evolve into a model (7-star) city, with progressive improvements in their overall cleanliness.
- The protocol, with increasing levels of stringency with increasing star rating, will also be aspirational in nature, feeding cities' ambitions and dreams of becoming an ideal city for its residents, and a role model for other cities to follow.

### Rating Parameters and Verification Mechanism:

- The star rating conditions are based on **25 key parameters** across the **solid waste management** spectrum and have been designed to both help cities assess their progress while encouraging them to move towards a better rating thereby improving their cities' overall cleanliness and aesthetics.
- The Star Rating is supported by a robust verification mechanism to ensure transparency and standardisation.
- Cities are **required to carry out self-assessment and self-verification** for achieving a certain star rating.

**Ministry of Housing and Urban Affairs**  
Government of India

**स्वच्छ भारत**  
एक भारत श्रेयसे जीये

# STAR RATING OF GARBAGE FREE CITIES

under Swachh Bharat Mission (Urban)

★★★★★★

**A SEVEN STAR RATING PROGRAMME FOR MAKING CITIES GARBAGE FREE**

**VISION**  
"All cities achieve "Garbage Free" status wherein at any point of time in the day, no garbage or litter is found in any public\*, commercial or residential locations (including storm drains and water bodies) in the city (except in litter bins or transfer stations), 100 per cent of waste generated is scientifically managed, all legacy waste has been remediated and city is scientifically managing its municipal solid waste, plastic waste and construction & demolition waste. Additionally, there must be a steady reduction in the waste generated by the city and visible beautification of the city to achieve a clean & aesthetically pleasing city."

**DEFINITION**  
A city can be declared as "Garbage Free" if it complies with the conditions as prescribed under this protocol.

**KEY COMPONENTS OF THE RATING METHODOLOGY**

- ★ Door-to-Door Collection
- ★ Segregation at source
- ★ Sweeping of public, commercial and residential areas (no visible eyesores on streets)
- ★ Waste Storage Bins, Litter Bins and material recovery facility
- ★ Bulk Waste Generators compliance
- ★ Scientific Waste Processing, Scientific Landfilling and C&D Waste Management
- ★ User Fees, Penalties, Spot Fines for littering and Enforcement of Ban on Plastic
- ★ Citizen grievance redressal and feedback system
- ★ Eradication of crude dumping of garbage and dump remediation
- ★ Cleaning of storm drains and surface of water bodies
- ★ Waste Reduction
- ★ Visible beautification in the city

### Significance:

- The performance of cities under the Star Rating Protocol is crucial as it carries significant weightage for their final assessment in Swachh Survekshan.

- It also ensures certain minimum standards of sanitation through a set of prerequisites defined in the framework.

### Why in News?



- The Ministry of Housing and Urban Affairs (MoHUA) has released the Star rating of garbage-free cities for the assessment year 2019-2020.
- A total of 141 cities have been rated — six of them 5-star, 65 of three-star, 70 one-star.
- Around 6 cities were given 5-star rating. This includes Ambikapur, Surat, Rajkot, Mysuru, Indore and Navi Mumbai.

### 3) Pradhan Mantri Jan Arogya Yojana-Ayushman Bharat

#### About the scheme:

- It is an umbrella of two major health initiatives, namely Health and Wellness Centres and National Health Protection Scheme.

**A Giant Leap Towards Universal Health Coverage**

**Ayushman Bharat PMJAY Crosses 1 Crore Milestone**

- Over 1 crore free treatment provided & over 12 crore e-Cards issued
- Committed to ensure healthcare to 53 crore citizens
- Health insurance cover of up to ₹5 lakh/family/year
- Free primary & secondary care treatment at 21,517 empanelled
- Under the scheme, over 3,000 citizens tested & 2,000 treated for COVID-19

#### Health and Wellness Centres

- Under this 1.5 lakh existing sub centres will bring the healthcare system closer to the homes of people in the form of Health and wellness centres.
- These centres will provide comprehensive health care, including for non-communicable diseases and maternal and child health services.

#### National Health Protection Mission :

- AB-PMJAY provides a defined benefit cover of Rs. 5 lakh per family per year.
- This cover will take care of almost all secondary care and most of tertiary care procedures.
- To ensure that nobody is left out (especially women, children and elderly) there will be no cap on family size and age in the scheme.
- The benefit cover will also include pre and post-hospitalisation expenses. A defined transport allowance per hospitalization will also be paid to the beneficiary.
- Benefits of the scheme are portable across the country and a beneficiary covered under the scheme will be allowed to take cashless benefits from any public/private empanelled hospitals across the country.

#### Eligibility criteria:

- AB-PMJAY is an entitlement-based scheme with entitlement decided on the basis of deprivation criteria in the SECC database.

#### Implementation Strategy:

- At the national level to manage, a National Health Authority has been set up.
- It will be chaired by the Minister of Health & Family Welfare which will enable the decision making at a faster pace, required for smooth implementation of the scheme.
- States/ UTs are advised to implement the scheme by a dedicated entity called State Health Agency (SHA).

#### Why in News?

- Ayushman Bharat has crossed one crore number beneficiaries.

### 4) Scheme for formalisation of Micro Food Processing Enterprises (FME)

#### What is FME?

- It is a scheme for Formalization of Micro food processing Enterprises (FME) for the Unorganized Sector on All India basis.

#### Objectives of the scheme:

- Increase in access to finance by micro food processing units.
- Increase in revenues of target enterprises.
- Enhanced compliance with food quality and safety standards.

- Strengthening capacities of support systems.
- Transition from the unorganized sector to the formal sector.
- Special focus on women entrepreneurs and Aspirational districts.
- Encourage Waste to Wealth activities.
- Focus on minor forest produce in Tribal Districts.

#### **Salient features of the scheme:**

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

#### **Benefits of the scheme:**

- Nearly eight lakh micro- enterprises will benefit through access to information, better exposure and formalization.
- Credit linked subsidy support and hand-holding will be extended to 2,00,000 micro enterprises for expansion and upgradation.
- It will enable them to formalize, grow and become competitive.
- The project is likely to generate nine lakh skilled and semi-skilled jobs.
- Scheme envisages increased access to credit by existing micro food processing entrepreneurs, women entrepreneurs and entrepreneurs in the Aspirational Districts.
- Better integration with organized markets.
- Increased access to common services like sorting, grading, processing, packaging, storage etc.

#### **Implementation:**

- The Scheme would be monitored at Centre by an Inter-Ministerial Empowered Committee (IMEC) under the Chairmanship of Minister, FPI.
- A State/ UT Level Committee (SLC) chaired by the Chief Secretary .
- The States/ UTs will prepare Annual Action Plans covering various activities for implementation of the scheme, which will be approved by the Government of India.

- A third party evaluation and mid-term review mechanism would be built in the programme.

#### **Why do we need such a scheme?**

- There are about 25 lakh unregistered food processing enterprises which constitute 98% of the sector and are unorganized and informal.
- Nearly 66 % of these units are located in rural areas and about 80% of them are family-based enterprises.
- This sector faces a number of challenges including the inability to access credit, high cost of institutional credit, lack of access to modern technology, inability to integrate with the food supply chain and compliance with the health & safety standards.
- Strengthening this segment will lead to reduction in wastage, creation of off-farm job opportunities and aid in achieving the overarching Government objective of doubling farmers' income.

#### **Why in News?**

- The Union Cabinet has given its approval to a new Centrally Sponsored Scheme – “Scheme for Formalization of Micro food processing Enterprises (FME)” for the Unorganized Sector on All India basis.

## **5) Pradhan Mantri Matsya Sampada Yojana (PMMSY)**

#### **Background**

- Fisheries and aquaculture are an important source of food, nutrition, employment and income in India. The sector provides livelihood to more than 20 million fishers and fish farmers at the primary level and twice the number along the value chain.
- Fish being an affordable and rich source of animal protein, is one of the healthiest options to mitigate hunger and malnutrition.
- The Gross Value Added (GVA) of the fisheries sector in the national economy during 2018-19 stood at 1.24% of the total National GVA and 7.28% share of Agricultural GVA.
- The sector has immense potential to double the fishers and fish farmers' incomes as envisioned by the government and usher in economic prosperity.

#### **Key Objectives of PMMSY:**

- Harnessing of fisheries potential in a sustainable, responsible, inclusive and equitable manner
- Modernizing and strengthening of value chain - post-harvest management and quality improvement
- Doubling fishers and fish farmers incomes and generation of employment
- Social, physical and economic security for fishers and fish farmers

#### Key Provisions of the scheme:

- The PMMSY will be implemented as an umbrella scheme with two separate components, as the Central Sector Scheme and as Centrally Sponsored Scheme.
- Active participation of States/UTs is required to carry out the majority of the activities under the Scheme.
- More focus will be on new technologies, coldwater fisheries development, mariculture, seaweed cultivation etc.
- Special attention will be given for fisheries development in Jammu and Kashmir, Ladakh, Islands, Northeast, and Aspirational Districts through area-specific development plans.
- This scheme will address beneficiaries like SCs/STs/Women/Differently abled persons, Self Help Groups (SHGs) etc on a priority basis.

#### Why in News?

- The cabinet approved the scheme Pradhan Mantri Matsya Sampada Yojana which is to bring about Blue Revolution through sustainable and responsible development of fisheries sector in India.
- PMMSY will be implemented over a period of 5 years from FY 2020-21 to FY 2024-25 in all States/Union Territories.

## 6) Protocol on Inland Water Transit and Trade

#### About the Protocol:

- Bangladesh and India have a long-standing and time-tested Protocol on Transit and Trade through inland waterways of both countries.
- This Protocol, which was first signed in 1972 (immediately after independence of Bangladesh), is a reflection of shared history and friendship between the two countries.

- Under this **inland vessels of one country can transit through the specified routes of the other country.**

- The existing protocol routes include Kolkata-Pandu-Kolkata, Kolkata-Karimganj - Kolkata, Rajshahi-Dhulian-Rajshahi and Pandu-Karimganj-Pandu.
- For inter-country trade, equal numbers of **ports of call**(A port of call is an intermediate port where ships customarily stop for supplies, repairs, or transshipment of cargo)have been designated in each country and includes Haldia, Kolkata, Pandu and Karimganj in India and Narayanganj, Khulna, Mongla and Sirajganj in Bangladesh.
- Under the Protocol, **50:50 cargo sharing by Indian and Bangladeshi vessels** is permitted both for transit and inter country trade.

#### Why in News?

- Recently, the second Addendum to the Protocol on Inland Water Transit and Trade was signed between India and Bangladesh. Key decisions were taken on the extension of protocol routes, inclusion of new routes and declaration of new Ports of Call to facilitate trade between the two countries.

#### Key Highlights of the New Addendum:

- The number of Indo Bangladesh Protocol (IBP) routes is being increased from 8 to 10 and new locations are also added to the existing routes.
- Presently there are six Ports of Call each in India and Bangladesh under the Protocol.
- Five more Ports of Call and two more extended Ports of Call have been added, increasing the number to eleven Ports of Call and two extended Ports of Call in each country.
- The five new ports of call in Bangladesh side are Rajshahi, Sultanganj, Chilmari, Daudkandi and Bahadurabad, while in Indian side are Dhulian, Maia, Kolaghat, Sonamura and Jogigopha.
- Under the protocol, presently there are six ports of call. They are Kolkata, Haldia, Karimganj, Pandu, Shilghat and Dhubri on Indian side and Narayanganj, Khulna, Mongla, Sirajganj, Ashuganj and Pangaon on the Bangladesh side.

- Further, two more extended ports of call – Tribeli (Bandel) and Badarpur on Indian side and Ghorasal and Muktarpur on Bangladesh side – have been added through this addendum.
- Now, total ports of call are 11 and there are two extended ports of call in both countries. The Inclusion of Jogigopha in India and Bahadurabad in Bangladesh as a new port of call will provide connectivity to Meghalaya, Assam as well as Bhutan.
- It is expected that the above modifications to the Protocol will further facilitate the trade between two countries with improved reliability and cost effectiveness.

## 7) Special Liquidity Scheme for NBFCs/HFCs

### Why in News?

- The Union Cabinet has approved the proposal of the Ministry of Finance (MoF) to launch a new Special Liquidity Scheme for Non-Banking Financial Companies (NBFCs) and Housing Finance Companies (HFCs) to improve the liquidity position of the NBFCs/HFCs amidst the COVID-19 economic crisis.

- **About NBFC :**
- A Non-Banking Financial Company (NBFC) is a company registered under the Companies Act, 1956 engaged in the business of loans and advances, acquisition of shares/stocks/bonds/debentures/securities issued by Government or local authority or other marketable securities of a like nature, leasing, hire-purchase, insurance business, chit business but does not include any institution whose principal business is that of agriculture activity, industrial activity, purchase or sale of any goods (other than securities) or providing any services and sale/purchase/construction of immovable property.
- **Difference between banks & NBFCs?**

- NBFCs lend and make investments and hence their activities are akin to that of banks; however there are a few differences as given below:
- NBFC cannot accept demand deposits;
- NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on itself;
- deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in case of banks.
- **About HFC :**
- A Housing Finance Company(HFC) is a company registered under the Companies Act, 1956 (1 of 1956) which primarily transacts or has as one of its principal objects, the transacting of the business of providing finance for housing, whether directly or indirectly

### News in Detail:

- An SPV will be set up to manage a Stressed Asset Fund (SAF) whose special securities will be guaranteed by the Government of India and purchased by the Reserve Bank of India (RBI) only.
- These acquired funds and proceeds of sale securities will be used by the SPV to acquire short-term debt of NBFCs/HFCs.
- A large public sector bank will come up with an SPV to manage a stressed asset fund.
- The SPV will issue securities as required, subject to the total amount of securities outstanding with a maximum limit of Rs 30,000 crore.
- The scheme will also act as an enabler for the NBFC sector to get investment grade or better rating for bonds issued so as to strengthen their position in the market.
- The Scheme will thus benefit the economy by augmenting the lending resources of NBFCs/HFCs/MFIs.

# News in Depth

## THE HINDU EDITORIALS

### 1) Reforms and agriculture

#### Context:

- As a part of Atma Nirbhar Bharat, Rs 1-lakh crore has been announced towards an agriculture infrastructure fund run by the National Bank for Agriculture and Rural Development (NABARD) to help create affordable and financially viable post-harvest management infrastructure at the farm gate.
- Apart, the government has also announced some reforms in the agri sector which can go a long way in building efficient value chains and ensuring better returns for farmers.

#### Reforms in agriculture:

- The government has suggested the following reforms to revamp the agriculture sector
- 1) Amending the Essential Commodities Act (ECA) of 1955
  - 2) Bringing a Central legislation to allow farmers to sell their produce to anyone, outside the APMC mandi yard, and having barrier-free inter-state trade.
  - 3) Creating a legal framework for contract farming

#### Reforms and the rationale behind:

- **Amending the Essential Commodities Act (ECA) of 1955**

- **About ECA**
- The Essential Commodities Act (ECA) was enacted by the Central Government in 1955 to control and regulate trade and prices of commodities declared essential under the Act.
- The Act empowers the Central and state governments concurrently to control production, supply and distribution of certain commodities in view of rising prices and to prevent Black marketing.
- The measures that can be taken under the

provisions of the Act include licensing, distribution and imposing stock limits. The governments also have the power to fix price limits, and selling the particular commodities above the limit will attract penalties.

- Some of the major commodities that are covered under the act:
  - Petroleum and its products
  - Food stuff, including edible oil and seeds, vanaspati, pulses, sugarcane
  - Drugs- prices of essential drugs
  - Fertilisers
- The central government announced that it will deregulate the sale of six types of agricultural produce, including cereals, edible oils, oilseeds, pulses, onions and potatoes, by amending the Essential Commodities Act, 1955.
  - Stock limits on these commodities will not be imposed except in times of a national calamity or a famine, and will not be imposed at all on food processors or value chain participants, which/who will be allowed to store as much as allowed by their installed capacity. Exporters will also be exempted.

#### Rationale behind:

- Traders have long complained of harassment under the Act on the suspicion of hoarding, black marketing and speculation, while food processors and exporters have also pointed out that they may need to stock commodities for longer periods of time. The Act has disincentive construction of storage capacity and hindered farm exports.

#### Effect of reform:

- It is hoped that the amendment will bring more private investment into warehouses and post-harvest agricultural

infrastructure, including processors, mills and cold chain storage.

- It could help farmers sell their produce at more competitive rates if there is no fear of government intervention to artificially suppress market prices, and is likely to give a boost to farm exports.

### Breaking the monopoly of APMCs

#### About APMC Act

- Agricultural Produce Market Committee (APMC) is a statutory market committee constituted by a State Government in respect of trade in certain notified agricultural or horticultural or livestock products, under the Agricultural Produce Market Committee Act issued by that state government.
- **APMCs are intended to be responsible for:**
  - ensuring transparency in pricing system and transactions taking place in market area;
  - providing market-led extension services to farmers;
  - ensuring payment for agricultural produce sold by farmers on the same day;
  - promoting agricultural processing including activities for value addition in agricultural produce;
  - Publicizing data on arrivals and rates of agricultural produce brought into the market area for sale; and
  - Setup and promote public private partnership in the management of agricultural markets
- **Legal Background of APMCs**
- Under the Constitution of India, agricultural marketing is a state (provincial) subject. While intra-state trades fall under the jurisdiction of state governments, inter-state trading comes under Central or Federal Government (including intra-state trading in a few commodities like raw jute, cotton, etc.)
- Thus, agricultural markets are established and regulated mostly under the various State APMC Acts.
- Most of the state governments and Union Territories have since enacted legislations (Agriculture Produce

Marketing Committee Act) to provide for development of agricultural produce markets and to achieve an efficient system of buying and selling of agricultural commodities.

- The purpose of these Acts is regulation of trading practices, increased market efficiency through reduction in market charges, elimination of superfluous intermediaries and protecting the interest of producer-seller.
- **Working of APMC**
- The whole geographical area in the State is divided and each one is declared as a market area which is managed by the Market Committee (APMC) constituted by the State Government.
- States also constitute a Market Board which supervises these market committees.
- APMCs generally consist of representatives of farmers, traders, warehousing entities, registrar of cooperative societies etc. Market Boards generally consist of chairmen of all APMCs, representatives from the relevant Government Departments etc.
- Once a particular area is declared as a market area and falls under the jurisdiction of a Market Committee, no person or agency is allowed to freely carry on wholesale marketing activities.
- APMC Acts provide that first sale in the notified agricultural commodities produced in the region such as cereals, pulses, edible oilseed, fruits and vegetables and even chicken, goat, sheep, sugar, fish etc., can be conducted only under the aegis of the APMC, through its licensed commission agents, and subject to payment of various taxes and fee.
- The producers of agricultural products are thus forced to do their first sale in these markets.
- Bringing a Central legislation to allow farmers to sell their produce to anyone, outside the APMC mandi yard seeks to break the nearly half century long monopoly of the Agricultural Produce Market Committee (APMC) mandis.

### Rationale behind:

- APMC markets have become monopsonistic (the market condition that exists when there is one buyer) with high intermediation costs.

### Effect of reform

- Bring in more options for the farmer, offering more competitive prices if there is a wider choice of buyers.
- Lower the mandi fee and the commission for arhatiyas (commission agents)
- Reduce other cesses that many state governments have been imposing on APMC markets.
- By removing barriers in inter-state trade and facilitating the movement of agri-goods, the law could lead to better spatial integration of prices.

### Legal framework for contract farming

- **About contract farming:**
- Contract farming can be defined as agricultural production carried out according to an agreement between a buyer and farmers, which establishes conditions for the production and marketing of a farm product or products.
- The farmer agrees to provide agreed quantities of a specific agricultural product. These should meet the quality standards of the purchaser and be supplied at the time determined by the purchaser.
- In turn, the buyer commits to purchase the product and, in some cases, to support production through, for example, the supply of farm inputs, land preparation and the provision of technical advice.

- The plan to bring in a legal framework for contract farming also aims to provide more certainty and choice for farmers.

### Rationale behind

- Farmers looking back at last year's prices and making sowing decisions accordingly may lead to increased market risk.

### Effect of reform

- A legal environment for contract farming, with the assurance of a price to the farmers at the time of sowing, will help them take cropping decisions based on forward prices.
- This will minimise their market risks.
- These reforms could be a forerunner of major change in agri-marketing which is

on par with 1991 economic reforms for agriculture. However, implementation of the reforms in an effective manner matters a lot which lies at the hands of states.

## 2) Self reliance in defence manufacturing

### Context:

- To promote self-reliance in defence production, to address long-standing strategic and national security concerns about the extent of India's external dependence for its defence-preparedness, the government has announced several measures as a part of AtmaNirbhar Abhiyan.

### Need for self reliance in defence manufacturing:

- India's spending on defence is about 1.6 percent of the GDP.
- As much as 30 per cent of India's total defence budget is spent on capital acquisitions and 90 percent of requirements are currently met through imports.
- India being one of the world's largest arms importers, it accounts for 9% of global imports.
- This external dependence for weapons, spares and even ammunition creates vulnerabilities during military crises.
- With its security environment, its great power ambitions and its technological capacities, India should have a robust defence manufacturing capacity.
- 'A vibrant defence industry is a crucial component of effective defence capability and to achieve national sovereignty and military superiority. The attainment of the same will ensure:
  - 1) Strategic independence
  - 2) Sovereign capability in selected areas
  - 3) Cost effective defence equipment
- Collateral benefits ensuing from the endeavours of defence industry.'

### Defence Manufacturing and Challenges in Self Reliance

- **Excessive delay**
- Over the past five years, the Indian government has approved over 200 defence acquisition proposals, valued at

over ₹4 trillion, but most are still in relatively early stages of processing.

- **Long gestation period**
- The creation of a manufacturing base is very capital and technology intensive and has a long gestation period. For a factory to reach optimum levels of capacity utilisation, it could take anywhere between five to 10 to even 15 years, where a large part of the infrastructure may already exist.
- **3) Failure to keep pace with technological advancements**
- The relationship between the R&D establishment, production agencies (public or private) and the end user is extremely weak.
- Producers finding it hard to keep pace with technological improvements offered by foreign suppliers and inadequate investment in R&D are hindrances to attain self reliance.

#### **Measures to be taken:**

- **Chief of Defence Staff**
- The CDS could also examine defence acquisitions and proposals from a tri-service angle, to avoid excessive delays.
- **Modernising Ordnance factories**
- Over the decades, our ordnance factories have been the backbone of indigenous supplies to our armed forces, from weapons systems to spares, ammunition and auxiliaries (including uniforms and boots).
- Their structure, work culture and product range now need to be responsive to technology and quality demands of modern armed forces.
- **Overhaul of existing regulations**
- The development of a thriving indigenous defence industry needs an overhaul of existing regulations and practices. A long-term integrated perspective plan of the requirements of the armed forces should give industry a clear picture of future requirements.
- DPP 2020 should incorporate guidelines to promote forward-looking strategic partnerships between Indian and foreign companies, with a view to achieving indigenisation over a period of time for even sophisticated platforms.
- **Cost evaluation**

- Cost evaluation has to evolve from mechanical application of the lowest financial bid principle to prioritising indigenous content.
- **Open doors to defence exports**
- Investment, Indian or foreign, will be viable only if the door to defence exports is opened, with a transparent policy.
- **Addressing conflicts of interest**
- The conflicts of interest, created by the role of our Defence Research and Development Organisation (DRDO) as the government's sole adviser, developer and evaluator of technologies have to be addressed in order to give private industry a level playing field for developing defence technologies.

#### **Reforms under Atma Nirbhar Abhiyan**

- **Enhancing Self Reliance in Defence Production**
- 'Make in India' for Self-Reliance in Defence Production will be promoted by notifying a list of weapons/platforms for ban on import with year wise timelines, Indigenisation of imported spares, and separate budget provisioning for domestic capital procurement.
- Improve autonomy, accountability and efficiency in Ordnance Supplies by Corporatisation of Ordnance Factory Board.
- **Policy Reforms in Defence Production**
- FDI limit in the Defence manufacturing under automatic route will be raised from 49% to 74%.
- There will be time-bound defence procurement process and faster decision making will be ushered in by setting up of a Project Management Unit (PMU) to support contract management; Realistic setting of General Staff Qualitative Requirements (GSQRs) of weapons/platforms and overhauling Trial and Testing procedures.

#### **Impact of the reforms:**

- Indigenisation and separate budget provisioning will help reduce the huge Defence import bill.
- Corporatisation, including public listing of some units, ensures a more efficient interface of the manufacturer with the designer and end user. The factories would be better integrated into the larger defence manufacturing ecosystem.



- Raising FDI limit opens the door to more joint ventures of foreign and Indian companies for defence manufacturing in India.
- 1) It would also sustain domestic industrial activity in the research, design and manufacture of systems and subsystems.

- 2) Our companies, which have long been sub-contractors to prominent defence manufacturers abroad, would now get the opportunity to directly contribute to Indian defence manufacturing.

# INDIAN EXPRESS EXPLAINED

## 1) India's power sector and the need for liquidity injection

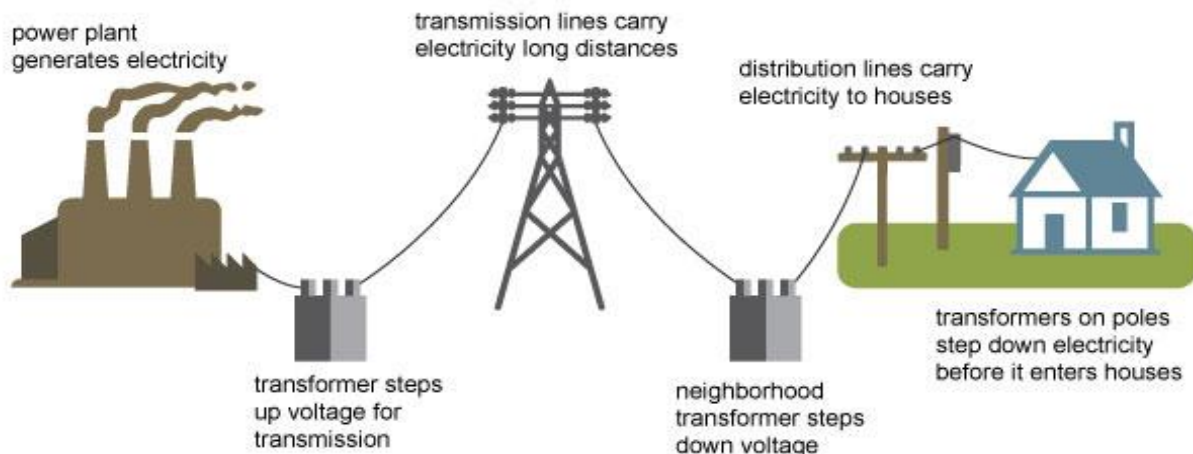
### Context:

- A sum of Rs 90,000-crore liquidity injection into power distribution

companies (or discoms) was announced by the finance minister recently. Let us discuss the need for such a liquidity injection into the power sector.

### Three stage process of the power sector:

## Electricity generation, transmission, and distribution



Source: Adapted from National Energy Education Development Project (public domain)

### First stage: Electricity generation

- Electricity is generated at **thermal, hydro or renewable energy power plants**, which are operated by either state-owned companies or private companies (also called Independent power producers or IPPs) or renewable companies.

### Second stage: Transmission of the generated electricity

- The generated electricity then moves through a **complex transmission grid system comprising electricity substations, transformers, and power lines** that connect electricity producers and the end-consumers.
- The transmission segment is dominated largely by state-owned companies such as Powergrid Corp, which operate the grid.
- Each state has a State Transmission Utility (STU) along with private transmission companies which are responsible for setting up intra-state transmission projects.
- Companies along with National, Regional and State Dispatch Centres work together to ensure grid security and balance.
- The entire electricity grid consists of hundreds of thousands of miles of high-

voltage power lines and millions of miles of low-voltage power lines with distribution transformers that connect thousands of power plants to millions of electricity customers all across the country.

### Third stage: Distribution to the end consumer

- Discoms essentially **purchase power from generation companies** through power purchase agreements (PPAs), and then **supply it to their consumers** (in their area of distribution).
- This **last mile link** is where discoms come in, operated largely by state governments.
- However, in cities such as Delhi, Mumbai, Ahmedabad, and Kolkata, private entities own the entire distribution business or parts of it.

### Problems with the discoms:

- **Poor financial situation of state discoms**
- Continuing problem of the **poor financial situation of state discoms** has been affecting their **ability to buy power for supply**, and the **ability to invest** in improving the distribution infrastructure.

- Consequently, this **impacts the quality of electricity** that consumers receive.

#### Cross subsidization of electricity

- In India, electricity price for certain segments such as agriculture and the domestic category is **cross-subsidised by the industries** (factories) and the commercial sector (shops, malls). This affects the competitiveness of industry.

#### Transmission and distribution losses

- **AT&C (aggregate transmission and distribution losses) has two components**
- **Technical Loss:** It is due to the flow of power in transmission and distribution systems.
- **Commercial Loss:** It is due to theft of electricity, deficiencies in metering, etc.
- It is a technical term that stands for the gap between the cost of the electricity that a discom gets from the generating company, the bills that it raises and the final realisation from the collection process from end-consumers.
- While there are regulatory bodies such as the Regulatory Commissions of the state (SERCs), which are largely responsible for ensuring that tariff revisions happen regularly and a discom recovers the money for the electricity that it supplies to each customer, this has not been that successful on the ground.
- As a result the **discoms are perennially short of funds**, even to pay those supplying power to them, resulting in a cascading impact up the value chain.

#### Rationale behind government's move:

- Despite several interventions, including a scheme called **UDAY** that was launched in 2015 to fix the problems of discoms, poor financial condition and revenue collection abilities of most state discoms has triggered such liquidity injection.
- Hence such a liquidity injection seeks to ensure **time-bound funding assistance** to discoms so that they can clear their bills.
- In turn, generating and transmission companies that are upwards in the value chain will get relief, and they, in turn, can pay their suppliers.

#### About UDAY

- The Ujwal Discom Assurance Yojana (UDAY) was launched by the Ministry of Power in November 2015 to improve the financial health and operational efficiency of India's debt-ridden power distribution companies (discoms).

#### Components of the scheme

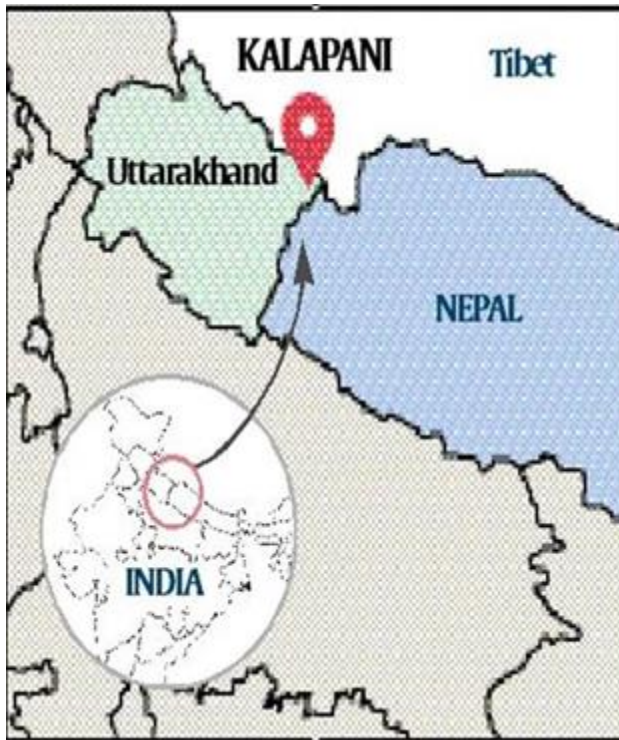
- Takeover of 75% of discom debt by state governments,
- Reduction in AT&C losses,
- Timely tariff revisions and elimination of the gap between the Average Cost of Supply (ACS) and Average Revenue Realised (ARR) by the financial year 2019.
- It also envisages development of renewable energy sector and availability of 24\*7 Power For All at an affordable price.
- There are several other operational efficiency targets under UDAY, such as feeder metering, smart metering and feeder segregation etc.
- The Scheme will wind up in March 2020.

## 2) India Nepal border dispute

- Boundary disputes are common ground for countries that have an ancient history and shared borders, and the Kalapani issue is one such dispute that India and Nepal have resolved to sort out.

#### About Kalapani

- The Kalapani territory is an area **disputed between India and Nepal**, but under Indian administration as part of Pithoragarh district in the Uttarakhand state.
- The valley of Kalapani, with the **Lipulekh Pass** at the top, forms the Indian route to Kailash–Mansarovar, , a revered Hindu pilgrimage site in the Tibetan plateau.
- It is also the traditional trading route to Tibet for the **Bhotiyas** of Uttarakhand.
- The area is the largest territorial dispute between Nepal and India consisting of at least 37,000 hectares of land in the High Himalayas.
- Kalapani has been controlled by India's Indo-Tibetan Border Police since the Sino-Indian War with China in 1962.



- However, what is meant by "Kali River" in the upper reaches is unclear because many mountain streams come to join and form the river.
- From 1879 onwards, the survey maps show the stream that flows down from the Lipulekh Pass as the Kali River.
- This stream has served as the border between India and Nepal until India's independence.
- The dispute is mainly because of the varying interpretation of the origin of the river and its various tributaries that slice through the mountains.
- While Nepal's claim of the territory east of Kali is based on the Limpiyadhura origin, India says the river actually takes the name Kali near Kalapani.

#### Importance of Lipulekh pass

- The region extends into the Himalayas and is connected to the other side of the mountain range through the Lipulekh pass.
- Lipulekh has been used for centuries by Hindu and Buddhist pilgrims and tourists on their way to Kailash Mansarovar.
- The Himalayas have several passes that connect the Gangetic region with the Tibetan plateau but Lipulekh is strategically located as it is nearest to the heart of the Indian state or the National Capital Region and can be of particular concern in case of an armed conflict with China.

#### What is the issue?

- Recently, Minister of Defence Rajnath Singh inaugurated a 80-kilometre road via Lipulekh Himalayan Pass, which will serve as the shortest route between New Delhi and Kailash-Mansarovar.
- Nepal has protested against India's inauguration of the Himalayan link road as it falls in the disputed territory of Kalapani.
- Subsequently, Nepal has published a revised official map incorporating the territory from the Limpiyadhura source of the Kali to Kalapani and Lipulekh pass in the northeast of the triangular region as its territory.



#### Historic Origin of the dispute

- The Treaty of Sugauli signed by **Nepal and British East India Company in 1816** defines the **Kali River** as Nepal's western boundary with India.

# RSTV BIG-PICTURE

## 1) Mega Economic Package - MSME and Industry



### What is the context?

- Union Finance Minister Nirmala Sitharaman announced a slew of measures to help businesses, including micro, small and medium enterprises recover from the economic impact of the coronavirus pandemic.
- The mega Rs 20 lakh crore stimulus packages were announced by Prime Minister Narendra Modi.

### What is the background?

- It includes previously announced measures to save the lockdown-battered economy, and focuses on tax breaks for individuals and small businesses as well as incentives for domestic manufacturing.
- The combined package works out to roughly 10 percent of the GDP, making it among the most substantial in the world after the financial packages announced by the United States, which is 13 percent of

its GDP, and by Japan, which is over 21 percent of its GDP.

#### What is the new MSME definition?

- **Micro Units:** Companies with Investments up to Rs 1 crore & Turnover of below Rs 5 crore.
- **Small Units:** Companies with Investment of up to Rs 10 crore & Turnover of below 50 crore.
- **Medium Units:** Companies with Investment of up to Rs 20 crore & Turnover of below Rs 100 crore.

#### Why is ensuring flow of credit important?

- The flow of funds will slow down with economic activity.
- The firms do not go bankrupt because of insolvency, but because of lack of access to funds also called liquidity.
- World over policymakers are pulling out all stops to make sure that the flow of credit continues.
- Of the Rs 20-lakh-crore economic support announced by the Prime Minister on May 12, we have details for about Rs 16 lakh crore.
- Monetary and financial interventions taken by the government and the RBI to provide credit to those who need it makeup more than 90 percent of it.

#### What are the issues with the package?

- The natural limitation of the policy interventions thus far is that they only affect enterprises in the formal sector and in agriculture.
- The problems in informal non-agricultural enterprises may stay unaddressed, and remain an impediment on growth.
- While less than 10 per cent of the announcements thus far has been the fiscal cost.
- One senses a fiscal caution in government measures that is overdone, and could hurt more than it helps.

#### What are the impacts?

- The Rs 3 lakh crore credit guarantee is the most substantive announcement as it will most likely have a significant impact in helping MSMEs pay salaries and keep their heads above the water even as the economy slows down.
- According to the Finance Minister, this measure will help as many as 45 lakh MSMEs.

- While this is a minuscule proportion of the overall number of MSMEs, these are likely to be the medium and small enterprises, which employ almost 40% of all employees — although these enterprises themselves are very few in number (just about 0.5% of all MSMEs).
- The change in definition of MSMEs will also help because “turnover” is the more efficient way to identify an MSME and it also allows a lot of firms, especially in the services sector like mid-sized hospitals, hotels and diagnostic centres to be eligible for benefits as an MSME.

#### Conclusion

- There are, especially if it is a 100% credit guarantee.
- That’s because such a guarantee leaves no incentive for either borrower to pay back — he has nothing to lose — or for the lender — the banker is assured of payback from the government so why should he bother to check if the borrower is deserving or not.
- A more prudent option would have been a split (say an 80%-20%) wherein the government assures to pay back only 80% of the new loan. This circumvents the problem of a moral hazard.
- As a result, it is quite likely that the government will have to start shelling out money in the next financial year when MSME NPAs rise once the moratorium is over.

## 2) Quad-plus diplomacy



#### What is the context?

- US Secretary of State Mike Pompeo recently held a video conference with his counterparts from India, Australia, Brazil, Israel, Japan and South Korea on issues related to the coronavirus pandemic.
- Pompeo and his counterparts discussed the importance of international cooperation, transparency, and

accountability in combating the COVID-19 pandemic and in addressing its causes.

#### What is the background?

- The meeting also discussed collaboration toward preventing future global health crises and reaffirming the importance of the rules-based international order.
- This meeting comes in the backdrop of another meeting held earlier this month between senior officials of the four “Quad” countries.
- Quad meetings are no longer unusual.
- But off-late we’ve seen the Quad countries widen their scope and add other likeminded countries, which is special.

#### What is Quad?

- The Quadrilateral group or the Quad is an informal group which includes the trade ministers of the European Union, the United States, Japan and Canada.
- It was first suggested during a private meeting during the 7th G7 summit in July 1981.

#### What are the concerns?

- But for all the good that can come of these countries working together on issues of common concern, the Quad Plus, if sustained, may actually jeopardize what in recent years has become the Quad’s primary mission long-term: to signal unified resolve to counter China’s growing assertiveness in the Indo-Pacific.
- Since the Quad’s resurrection from a decade-long hiatus in November 2017, the group has met twice per year (no times in person this year yet) and has emphasized maintaining the liberal rules-based international order, which China seeks to either undermine or overturn.
- Although the Quad Plus would certainly agree with that core objective, none of the Plus states are likely to be particularly enthusiastic about publicly appending their names to a group that seeks to counter China.
- South Korea, for example, would rather concentrate on North Korea. Moreover, when the United States in March 2017 deployed Terminal High Altitude Area Defense (THAAD) launchers to South Korea to defend against North Korean missiles, Beijing felt threatened as well and retaliated by crushing the South

Korean economy — the effects of which still linger today.

- Meanwhile, New Zealand appears to value economic ties with China, its largest trading partner, over creating political waves.
- Vietnam, however, is an intriguing case.
- Vietnam would make an excellent addition to a China-focused Quad Plus.
- Broadening Quad participation to include a Southeast Asian country would weaken Beijing’s narrative that the Quad is simply a group of extra regional major powers attempting to “contain” Chinese power.
- But Vietnamese leaders are also unlikely to go along with Quad Plus unless Chinese assertiveness in the South China Sea dramatically ramps up and forces Hanoi’s hand.
- In the meantime, Vietnam’s Three Noes defense policy—no alliances, no foreign bases on Vietnamese territory, and no aligning with a second against a third country—significantly constrain Hanoi’s ability to participate in a group aimed at countering China.

#### What are the possibilities?

- First, Quad Plus proves extremely successful in the coronavirus context and overtakes the original Quad.
- This would return the Quad to a primary focus on disaster relief efforts and would be problematic for joint attempts to counter China.
- Alternatively, if the Quad Plus ends after the pandemic recedes, then the Quad should be able to pick up where it left off and turn attention back to China.
- A third possibility is that both the Quad and Quad Plus continue to exist and work together (or not).
- This scenario would likely minimize disruption as long as the existence of Quad Plus did not detract from China strategy efforts.
- At least what we know for now is that the Quad Plus will overshadow the Quad, and this reduces the amount of collective attention to pushing back on China.

#### Conclusion

- China, given that it is such a major factor in the strategic environment, has figured prominently in the talks. It is a concern, however, that is not discussed in a

vacuum. All four countries have mutual interests in areas like the freedom of the seas, the shape of regional diplomatic architecture, counter-terrorism, intelligence cooperation, and non-traditional security. These interests have been the real drivers of our private discussions. The rise of China is not the issue. The issue is the challenges it is currently presenting to many shared quad interests.

### 3) Bad Bank



Economist.com

#### What is the context?

- Indian lenders want the government to provide up to \$2 billion to set up a “bad bank” at a time when their heavy pile of soured debt is expected to double in size due to the COVID-19 pandemic, according to media reports.
- The banks have proposed that the government set up an asset reconstruction company (ARC) to initially buy non-performing loans worth up to a total of 1 trillion rupees.
- The Indian Banks’ Association (IBA) has drafted the proposal and sent it to the government and the Reserve Bank of India for their approval, according to the same media reports.

#### What is a Bad Bank?

- The Central government has revived the idea of setting up an asset reconstruction or asset management company, a sort of ‘bad bank’ first mooted by Chief Economic

Adviser Arvind Subramanian in January 2017.

- Mr. Subramanian had envisaged a Public Sector Asset Rehabilitation Agency that would take on public sector banks’ chronic bad loans and focus on their resolution and the extraction of any residual value from the underlying asset.
- This would allow government-owned banks to focus on their core operations of providing credit for fresh investments and economic activity.
- Unlike a private asset reconstruction company, a government-owned bad bank would be more likely to purchase loans that have no salvage value from public sector banks.
- It would thus work as an indirect bailout of these banks by the government.

#### How will it be capitalised?

- The bad bank will require significant capital to purchase stressed loan accounts from public sector banks.
- The size of gross NPAs on the books of public sector banks is currently over ₹10 lakh crore.
- The chances of private participation are low unless investors are allowed a major say in the governance of the new entity.
- Private asset reconstruction companies have been operating in the country for a while now, but have met with little success in resolving stressed loans.
- The CEA had proposed a significant part of the bad bank funding to come from the Reserve Bank of India, which is likely to be a tricky proposition.
- That means the government, which is already committed to recapitalising state-run banks, will have to be the single largest contributor of capital even if private investors are roped in.

#### How will it help solve the NPA problems?

- Hiving off stressed loan accounts to a bad bank would free public sector bank balance sheets from their deleterious impact and improve their financial position.
- As the quality of a bank’s assets deteriorates, its capital position (assets minus liabilities) is weakened, increasing the chances of insolvency.
- Some analysts believe that many public sector banks are effectively insolvent due



to their poor asset quality. Consequently, banks have turned risk-averse and credit growth has taken a hit. If managed well, a bad bank can clean up bank balance sheets and get them to start lending again to businesses.

- But it will not address the more serious corporate governance issues plaguing public sector banks that led to the NPA problem in the first place.

### Conclusion

- The idea of Bad Bank is not new. Currently this is in the news due to the problem caused by COVID-19. Earlier the topic of Bad Bank was a matter of debate in the banking and finance circles when former Interim Finance Minister Piyush Goyal had put forward the idea when a committee headed by Sunil Mehta was formed to study the feasibility of National Asset Reconstruction Company. Even in 2017 Economic Survey had mooted the idea by suggesting creation of Public Sector Asset Rehabilitation Agency (PARA). Even former RBI governor Raghuram Rajan had started a debate on Bad Banks in 2015 as a possible solution to the problems of Non Performing Assets.

## 4) The Afghanistan puzzle and India

### What is the context?

- India welcomed the power-sharing deal announced by Afghanistan between President Ashraf Ghani and his rival Abdullah Abdullah, which ended months of political discord triggered by last year's disputed presidential election.

### What is a Background?

- The Ministry of External Affairs said India hoped the political agreement and creation of a council for national reconciliation will result in renewed efforts for establishing enduring peace and stability, and putting an end to externally-sponsored terrorism and violence in Afghanistan.
- According to the deal, Ghani will stay as the president while Abdullah will helm the High Council of National Reconciliation (HCNR) with executive

authority and his team will have a 50 per cent share in the cabinet.

- The HCNR has been mandated to lead future peace talks, including with the Taliban.

### What is the power sharing deal?

- Taliban has informally been conveying that it is hostile to Indian interests, if Indian side recognises Taliban's legitimacy in Afghanistan.
- Diplomatically, India should consider not shunning all stakeholders, including Taliban, in Afghanistan and India should become a valuable development partner.
- India should insist on Taliban not to play as Pakistani proxy and dissuade from anti Indian interests, through formal diplomatic channels, considering the present mellowed down global perspective towards Taliban.
- Afghanistan is important for India for getting connected to Central Asian Republics, which are hydrocarbon rich.
- On the other hand, chabahar port in Iran is also instrumental for connectivity to CAR via Afghanistan.

### What is the way forward?

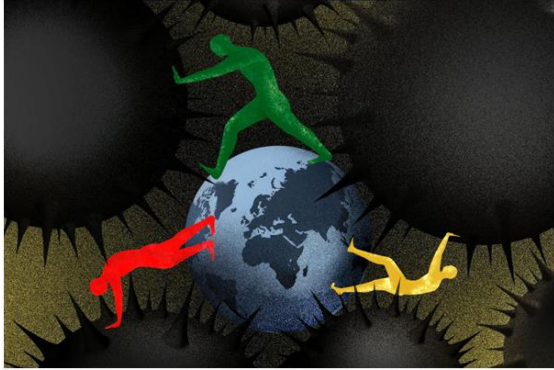
- India should capitalise on its strengths like being the important power in the region and extract a fair deal with all stakeholders in Afghanistan.
- With changing times, we have to change the strategies and engagement with all stakeholders is the name of the game.
- India should play an instrumental role in peace between Afghan elites and Taliban.
- Deal between Ghani and Abdullah is the deal of survival of them.
- We have to be beware of lower rung cadres of Taliban and try to dissuade them from radicalisation and influence of ISKP.
- We have to keep in confidence different ethnic groups like pashtuns.
- Role of Iran, Russia, and Taliban needs to be watched cautiously.
- International North South corridor is very important for India.

### Conclusion

- The road to peace in Afghanistan is long and uncertain. But the U.S. determination to support a political process, the conclusion of a U.S.-Taliban framework, and the prospects for intra-Afghan

negotiation mark the best chance for peace in many years. India can and should play a proactive role in supporting these efforts.

## 5) Life after Corona - social impact



### What is the context?

- Vice President Venkaiah Naidu has underlined the need to adopt new ways of living in the times of coronavirus and suggested a framework for this “new normal” to deal with the virus.
- In a Facebook post, he stressed on the need for new attitudes towards life and humanity amidst indications of the virus likely to stay for longer than earlier expected.

### What is a Background?

- In a post after the government extended the lockdown on Sunday evening, the Vice President dealt with the philosophical and moral issues thrown by the Covid-19 pandemic and the way life needs to be lived henceforth.
- He underlined that life cannot be lived in isolation and the virus outbreak highlighted the interconnectedness of lives.

### What is the changing social impact?

- **The tradition of Namaskar resumes**
- People all over the world are avoiding shaking hands with each other to avoid coronavirus infection and are adopting the tradition of being greeted from afar to avoid infection.
- All leaders of the world, including the Prime Minister of Israel, have advised adopting the Indian tradition of salutations.
- However, many Indians have an inclination towards modern/foreign

culture, which is why some people were more confident in shaking hands and hugs than in greetings.

- This is the second time when a change in sexual habits has been noticed. Earlier, due to AIDS, people had made it mandatory to use condoms.
- **Work culture, workplace arrangements are changed, gender equality is promoted**
- Coronavirus forced employees of all companies around the world to work at home.
- Gender Equality will be promoted during the Work from Home.
- Work from Home is promoting gender equality.
- According to the expert, this policy in the work culture will work for a long time.
- **Online shopping habits will increase**
- According to a report in the New York Times, people are avoiding visiting places like malls and supermarkets after the Corona cases have increased.
- Instead, people are giving priority to ordering goods at home through online apps.
- An e-commerce industry executive was quoted saying that e-commerce companies like Flipkart, Amazon, BigBasket, and Gophers have registered a growth of 20 to 30 percent in the last 15 days after coronavirus cases rose.
- **Ignore Malls, people will even avoid Cinemas and crowded places**
- Since the outbreak of the coronavirus, people have been avoiding going to crowded places and using public transport.
- Especially in metro cities like Delhi, Mumbai, this concern is more visible among people.
- According to experts, now people will want to avoid going to crowded places forever.
- **Focus on digital payment and online classes**
- Schools and universities all over the world are trying to change the way of education.
- The use of virtual classes is increasing rapidly.
- All schools and colleges are also exploring such possibilities.

## **Conclusion**

- Corona has proved the importance of cleanliness and hygiene. Hygiene standards are not yet developed in India like developed countries, but now they are changing. People's eating and drinking habits are also changing with this virus. Due to the corona pandemic, various things are taking a positive turn and leading towards a more healthy and digital India.

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