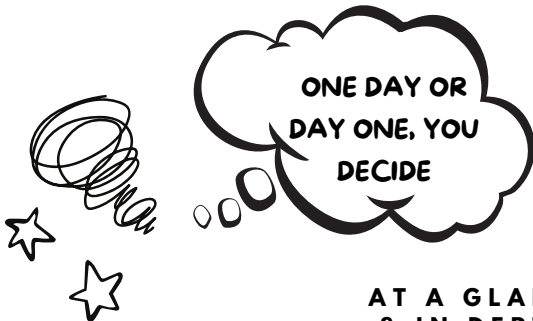


# OFFICERS' PULSE

Issue no. 41 | 6th March to 12th March, 2022



**AT A GLANCE  
& IN DEPTH.**

## **COVERAGE.**

The Hindu

The Indian Express

PIB

Rajya Sabha TV

All India Radio

Polity and Social Issues

Economy

International Relations

Environment

Science and Tech

Culture

**CURRENT AFFAIRS WEEKLY**  
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# News @ a glance

## POLITY

### 1) UDISE+ Report

#### What's in the news?

- The **Ministry of Education** has released the report on Unified District Information System for Education Plus (UDISE+) 2020-21 on school education of India.
- The UDISE+ system of online data collection from the schools was developed by **Department of School Education & Literacy** in the year 2018-19 to overcome the issues related to erstwhile practice of manual data filling in paper format and subsequent feeding on computer at the block or district level in the UDISE data collection system since 2012-13.
- In UDISE+ system, improvements have been made particularly in the areas related to data capture, data mapping and data verification. The present publication relates to UDISE+ data for the reference year 2020-21.

#### Students and Teachers in schools:

- In 2020-21 total students enrolled in school education from primary to higher secondary stood at 25.38 crore. There is an increase of 28.32 lakh enrolments as compared to the 25.10 crore enrolment in 2019-20.
- **Gross Enrolment Ratio (GER)** which measure the general level of participation has **improved in 2020-21 at all levels of school education** compared to 2019-20. Level wise GER in 2020-21 as compared to 2019-20 are: 92.2% from 89.7% in upper primary, 99.1 % from 97.8% in elementary, 79.8% from 77.9% in secondary and 53.8% from 51.4% in higher secondary respectively.
- In 2020-21 the **Pupil Teacher Ratio (PTR)** stood at 26 for primary, 19 for

upper primary, 18 for secondary and 26 for higher secondary, showing an improvement since 2018-19. The PTR for primary, upper primary, secondary and higher secondary was 28, 20, 21, and 30 respectively during 2018-19.

- In 2020-21 over 12.2 crore girls are enrolled in primary to higher secondary showing an increase of 11.8 lakh girls compared to the enrolment of girls in 2019-20.

#### School Infrastructure

- **Schools with functional electricity have made impressive progress** during 2020-21 with net addition of 57,799 schools provided electricity. Now **84% of the total schools have functional electricity facility** in comparison with 73.85% in 2018-19 showing remarkable improvement of 10.15% during the period.
- Percentage of the schools with **functional drinking water has increased to 95.2 %** in 2020-21 from 93.7 % in 2019-20.
- Percentage of the school with a **functional girl's toilet facility has increased to 93.91 %** in 2020-21 in comparison with 93.2 % in 2019-20 by adding the facility in additional 11,933 schools during the year.
- Percentage of schools with **hand wash facilities has also improved during 2020-21 and now stands at 91.9 %** as compared to 90.2 % in 2019-20.
- Number of schools having **functional computers increased to 6 lakh in 2020-21** from 5.5 lakh in 2019-20 showing an increase of 3%. Now, 40% of the schools have functional computers.
- Number of schools having **internet facility increased to 3.7 lakh** in 2020-

21 from 3.36 lakh in 2019-20 with an increase of 2.6%.

- More than **85.6 % schools in India had a library/reading room/reading corner** in 2020-21 with a marginal improvement of 1.6% from the previous year.

### Impact of COVID-19 Pandemic on enrolment

- Although the **impact of the COVID-19 pandemic** is cross-cutting, this is **particularly noticed in the enrolment of young and vulnerable kids like pre-primary, class 1 and Children With Special Needs (CWSN)** may be attributed to postponement of admissions due to COVID-19.
- In 2020-21 enrolment of students in school education from primary to higher secondary is around 25.4 crore. This is higher by 28.3 lakh as compared to the enrolment of students in 2019-20. However, enrolment of students in pre-primary level and class 1 has reduced by 29.1 lakh and 18.8 lakh respectively in 2020-21 as compared to 2019-20. This may also be due to postponement of school admission of young children during pandemic.
- Total enrolment of CWSN students in 2020-21 stands at 21.69 lakh as compared to 22.49 lakh in 2019-20 showing a decrease of 3.56 % during 2020-21 as compared to 2019-20.
- During 2020-21, 39.7 lakh students of government aided, private school students shifted to Government schools.

## 2) Labour Codes

### Background

- In 2020, the Parliament passed three labour law codes that complete the government's consolidation of 29 labour laws into four codes. The three Acts are the Industrial Relations Code, 2020, the Occupational Safety, Health and Working Conditions Code, 2020 and the Social Security Code, 2020.
- The first of the four codes- Code on Wages Act was passed in 2019.

- It should be noted that **labour falls under the concurrent list** of the Constitution. Therefore, both Parliament and state legislatures can make laws regulating labour.

### Code on Wages

- The Code replaces the following four laws:
  - the Payment of Wages Act, 1936
  - the Minimum Wages Act, 1948
  - the Payment of Bonus Act, 1965
  - the Equal Remuneration Act, 1976
- **Coverage:** The Code will apply to all employees to enforce minimum wage among **both formal and informal sector workers**.
- **Floor wage:** According to the Code, the **central government will fix a floor wage**, taking into account the living standards of workers. Further, it may set different floor wages for different geographical areas.
- 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.
- **Fixing the minimum wage:** The Code prohibits employers from paying wages less than the minimum wages. Minimum wages will be notified by the central or state governments. The minimum wages will be revised and reviewed by the central or state governments at an interval of **not more than five years**.
- **Overtime:** The central or state government may fix the number of hours that constitute a normal working day. In case employees work in excess of a normal working day, they will be entitled to overtime wage, which must be **at least twice the normal rate of wages**.
- **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. Work of similar nature is defined as work for which the skill, effort, experience, and responsibility required are the same.
- **Advisory boards:** The central and state governments will constitute advisory boards to advise the respective governments on various issues including: (i) fixation of minimum wages, and (ii) increasing employment opportunities for women.

#### **The Code on Social Security, 2020**

- It replaces nine laws related to social security, including the Employees' Provident Fund Act, 1952, the Maternity Benefit Act, 1961, and the Unorganised Workers' Social Security Act, 2008. Social security refers to **measures to ensure access to health care and provision of income security to workers.**
- **Changes in definitions:** The Code changes the definitions of certain terms. These include: (i) expanding the definition of **'employees'** to include workers employed through contractors, (ii) expanding the definition of **"inter-state migrant workers"** to include self-employed workers from another state, (iii) expanding the definition of **"platform worker"** to additional categories of services or activities as may be notified by the government, (iv) expanding the definition of **audio-visual productions** to include films, web-based serials, talk shows, reality shows and sports shows, and (v) **exempting construction works** from the ambit of "building or other construction work" if the total cost of construction work exceeds Rs 50 lakhs (and if they employ more than a certain notified number of workers).
- The central government will set up a **social security fund for**

**unorganised workers, gig workers and platform workers.** Further, state governments will also set up and administer separate social security funds for unorganised workers.

- **Gig workers** refer to workers outside of the traditional employer-employee relationship (e.g., freelancers). **Platform workers** are workers who access other organisations or individuals using online platforms and earn money by providing them with specific services. **Unorganised workers** include home-based and self-employed workers.
- The Code makes provisions for **registration of all three categories of workers** - unorganised workers, gig workers and platform workers.
- **National Social Security for gig workers and platform workers:** The Code provides for the establishment of the **National Social Security Board** and various state-level boards for welfare of unorganised sector workers, gig workers and platform workers and can recommend and monitor schemes for them.
- **Term of eligibility for gratuity:** Gratuity is payable on the termination of employment, if the employee has been in the organisation for **at least five years**. The Code extends gratuity entitlement to **fixed term employees** as well. Such employees would be paid gratuity based on the term of their employment contracts on a pro-rata basis, even if the contract period is less than 5 years.

#### **The Occupational Safety, Health and Working Conditions Code, 2020**

- The Code seeks to regulate health and safety conditions of workers in establishments with **20 workers** for premises where the manufacturing process is carried out using power, and **40 workers** for premises where it is carried out without using power.
- **Contract workers:** The Code will apply to establishments or contractors employing **50 or more workers** (on any day in the last one year).

- Establishments covered by the Code are required to register with registering officers, appointed by the central or state governments.
- Welfare facilities, working conditions and work hours for different types of establishments and workers will be prescribed by the central or state governments through rules.
- It subsumes and replaces 13 labour laws relating to safety, health and working conditions. These laws include: Factories Act, 1948; Mines Act, 1952; Dock Workers Act, 1986; Contract Labour Act, 1970; and Inter-State Migrant Workers Act, 1979.
- The Code sets up **occupational safety boards at the national and state level** to advise the central and state governments on the standards, rules, and regulations to be framed under the Code.
- The Code **bars civil courts from hearing matters under the Code**. Therefore, the only judicial recourse for a person aggrieved under the Code is to file a writ petition before the relevant High Court.
- **Daily work hour limit:** The Code fixes the maximum daily work hours for workers at **eight hours per day**.
- **Benefits for inter-state migrant workers:** The Code provides for certain benefits for inter-state migrant workers. These include: (i) option to avail the benefits of the public distribution system either in the native state or the state of employment, (ii) availability of benefits available under the building and other construction cess fund in the state of employment, and (iii) insurance and provident fund benefits available to other workers in the same establishment.
- **Database for inter-state migrant workers:** The Code requires the central and state governments to maintain or record the details of inter-state migrant workers in a portal.
- **Social Security Fund:** The Code provides for the establishment of a Social Security Fund for the welfare of unorganised workers. The amount

collected from certain penalties under the Code will be credited to the Fund.

- The Code **empowers the state government** to exempt any new factory from the provisions of the Code in order to create more economic activity and employment.

### The Industrial Relations Code, 2020

- It seeks to replace three labour laws: (i) the Industrial Disputes Act, 1947, (ii) the Trade Unions Act, 1926, and (iii) the Industrial Employment (Standing Orders) Act, 1946.
- It **defines 'workers'** to include, besides all persons employed in a skilled or unskilled, manual, technical, operational and clerical capacity, supervisory staff drawing up to ₹18,000 a month as salary.
- It introduces **'fixed term employment'**, giving employers the flexibility to hire workers based on requirement through a written contract. Fixed term employees should be treated on a par with permanent workers in terms of hours of work, wages, allowances and other benefits, including statutory benefits such as gratuity.
- **Applicability of standing orders:** All industrial establishments with **300 workers or more** must prepare standing orders on the matters listed in a Schedule to the Code. These matters relate to: (i) classification of workers, (ii) manner of informing workers about work hours, holidays, paydays, and wage rates, (iii) termination of employment, and (iv) grievance redressal mechanisms for workers.
- **Closure, lay-off and retrenchment:** An establishment having at least 300 workers was required to seek prior permission of the government before closure, lay-off, or retrenchment.
- *Lay-off refers to an employer's inability to continue giving employment to a worker in the face of adverse business conditions. Retrenchment refers to the termination of service of a worker for any reason other than disciplinary action.*

- **Negotiating Union and Council:** If there were more than one registered trade union of workers functioning in an establishment, the trade union having **more than 51% of the workers as members** would be recognised as the sole negotiating union.
- In case no trade union is eligible as sole negotiating union, a negotiating council will be formed consisting of representatives of unions that have at least 20% of the workers as members.
- **Prior notice:** The code has expanded to cover **all industrial establishments** for the required notice period and other conditions for a legal strike. It proposes that no person employed in an industrial establishment shall go on strike without a **60-day notice** and during the pendency of proceedings before a Tribunal or a National Industrial Tribunal and sixty days after the conclusion of such proceedings. The Industrial Disputes Act, 1947, had placed such restrictions on announcing strikes only in respect of public utility services. However, the present Code extends it to all establishments.
- **Disputes relating to termination of individual workers:** Any dispute in relation to discharge, dismissal, retrenchment, or otherwise termination of the services of an individual worker to be an industrial dispute. The worker may apply to the **Industrial Tribunal** for adjudication of the dispute.
- It confers on the **'appropriate Government'**, that is the Centre or the State governments, the power to exempt, with or without conditions, any industrial establishment or class of industrial establishments from all or any of the provisions of the Code, if it is satisfied that adequate provisions exist to fulfil its objectives.

#### Why in News?

- The government has announced that about 70% of compliance-related hassles faced by businesses pertain to

labour laws and will be resolved once States notify the four Labour Codes approved by Parliament.

- The government has reduced 25,000 compliances in the past year but is conscious that many more need to be reduced to improve the ease-of-doing business.

### 3) WHO Global Centre for Traditional Medicine

#### What's in the news?

- The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved the establishment of a **WHO (World Health Organization) Global Centre for Traditional Medicine (WHO GCTM)** at Jamnagar in Gujarat. An agreement was signed by the Government of India with the world body in this regard.
- The WHO GCTM, to be established under the **Ministry of AYUSH (Ayurveda, Yoga, Naturopathy, Unani, Siddha, Sowa-Rigpa and Homoeopathy)**, will be the **first and only global outposted centre (office) for traditional medicines**.
- The move will help to position AYUSH systems across the globe, provide leadership on global health matters pertaining to traditional medicine, ensure quality, safety and efficacy, accessibility and rational use of traditional medicine while developing specific capacity building and training programmes in the areas of relevance to the objectives and conduct training programmes in campus, residential, or web-based, and through partnerships with the WHO Academy and other strategic partners.
- The move would help develop norms, standards, and guidelines in relevant technical areas, tools and methodologies for collecting data undertaking analytics, and assess impact.

### 4) Labour Ministry launches 'donate a pension' scheme



### About Pradhan Mantri Shram Yogi Maandhan

- It is a **Central Sector pension scheme** to ensure **old age protection for Unorganised Workers**. It was launched in 2019.
- It is administered by the **Ministry of Labour and Employment** and implemented through **Life Insurance Corporation of India (LIC)** and **Common Service Centres (CSCs)**.
- LIC is the Pension Fund Manager and responsible for Pension pay out.

### Eligibility

- The **Unorganised workers** whose **monthly income is Rs 15,000/ per month or less** and belong to the **entry age group of 18-40 years** are eligible for the scheme.
- They should not be covered under New Pension Scheme (NPS), Employees' State Insurance Corporation (ESIC) scheme or Employees' Provident Fund Organisation (EPFO).
- He/she **should not be an income tax payer**.

### Salient Feature of PM-SYM

- **Matching contribution by the Central Government:** PM-SYM is a **voluntary and contributory pension scheme** on a **50:50 basis** where prescribed age-specific contribution shall be made by the beneficiary and the matching contribution by the Central Government.
- **Minimum Assured Pension:** Each subscriber under the PM-SYM, shall receive a minimum assured pension of **Rs 3000/- per month after attaining the age of 60 years**.
- **Family Pension:** During the receipt of pension, if the subscriber dies, the spouse of the beneficiary shall be entitled to receive 50% of the pension received by the beneficiary as family pension. Family pension is applicable only to the spouse.

### Why in News?

- The Union Labour and Employment Ministry has launched the **"donate a pension" scheme allowing any citizen to pay the premium amount on behalf of an unorganised worker**

### under the Pradhan Mantri Shram Yogi Maan-Dhan Scheme.

- The scheme allows a citizen to donate the premium contribution of their immediate support staff such as domestic workers, drivers, helpers, care givers, nurses in their household or establishment.
- The donor can pay the contribution for a minimum of one year, with the amount ranging from ₹660 to ₹2,400 a year depending on the age of the beneficiary, by paying through maandhan.in or visiting a Common Service Centre.
- As of March 3, the scheme had 46.34 lakh enrollments.

## 5) Guidelines to regulate digital content

### Background

- Citing instructions from the Supreme Court and the concerns raised in Parliament about social media abuse, the government has framed the **Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules 2021** in exercise of powers under section 87 (2) of the Information Technology Act, 2000.
- The new rules aim to regulate **social media, digital news media, and over-the-top (OTT) content providers**.
- In addition, the government said that it wanted to create a level playing field in terms of rules to be followed by online news and media platforms vis-à-vis traditional media outlets.

### What are the key proposals that the guidelines make for social media?

- **Section 79 of the Information Technology Act 2000** provides a "safe harbour" to intermediaries that host user-generated content, and **exempts them from liability for the actions of users** if they adhere to government-prescribed guidelines.
- The new guidelines notified last year prescribe an **element of due diligence to be followed by the intermediary**, failing which the safe

harbour provisions would cease to apply to these platforms such as Twitter, Facebook, YouTube, and WhatsApp.

- They also prescribe a **grievance redressal mechanism** by mandating that the intermediaries, including social media platforms, should establish a mechanism for receiving and resolving complaints from users.
- These platforms will need to appoint a **grievance officer** to deal with such complaints, who must acknowledge the complaint within 24 hours, and resolve it within 15 days of receipt.
- Intermediaries which provide messaging as a primary service must enable the **identification of the first originator** of the information on its platform and it must be **disclosed if required by an order from the Court or the government**. Such order will be passed for specified purposes including investigation of offences related to sovereignty and security of the state, public order, or sexual violence.

#### **Do the guidelines lay the rules for removal of content from social media?**

- In essence, the rules lay down **10 categories of content that the social media platform should not host**.
- These include content that “threatens the unity, integrity, defence, security or sovereignty of India, friendly relations with foreign States, or public order, or causes incitement to the commission of any cognizable offence or prevents investigation of any offence or is insulting any foreign States”; “is defamatory, obscene, pornographic, paedophilic, invasive of another’s privacy, including bodily privacy; insulting or harassing on the basis of gender; libellous, racially or ethnically objectionable; relating or encouraging money laundering or gambling, or otherwise inconsistent with or contrary to the laws of India”, etc.
- The rules stipulate that upon receipt of information about the platform hosting prohibited content from a court or the appropriate government

agency, it **should remove the said content within 36 hours**.

#### **What does the due diligence entail for social media companies?**

- In addition to appointing a grievance officer, social media platforms will now be required to appoint a **chief compliance officer resident in India**, who will be responsible for ensuring compliance with the rules.
- They will be required also to appoint a **nodal contact person** for 24×7 coordination with law enforcement agencies.
- Further, the platforms will need to publish a **monthly compliance report** mentioning the details of complaints received and action taken on the complaints, as well as details of contents removed proactively by the significant social media intermediary.
- While the rules have been notified and will take effect immediately, the due diligence requirements will come into effect after three months.

#### **What are the penalties for companies violating these guidelines?**

- In case an intermediary fails to observe the rules, it will be liable for punishment “under any law for the time being in force including the provisions of the IT Act and the Indian Penal Code”.
- While the offences under the IT Act range from tampering with documents, hacking into computer systems, online misrepresentation, confidentiality, privacy and publication of content for fraudulent purposes, among others, the penal provisions vary from **imprisonment for three years to a maximum of seven years, with fines starting from Rs 2 lakh**.

#### **Rules for Digital news media & OTT platforms**

- The rules establish a **Code of Ethics** and a **three-tier grievance redressal framework** for news publishers and OTT platforms on the digital media.
- The first tier of the regulatory mechanism is grievance redressal by the **company itself**; the second level involves a **Press Council of India-like regulatory body** that will be headed

by a retired judge of a high court or the Supreme Court. The third-tier will comprise an **inter-ministerial committee** and will be headed by a joint secretary-level officer from the Ministry of Information and Broadcasting.

- For OTT service providers such as YouTube, Netflix, etc., the government has prescribed **self-classification of content into five categories based on age suitability**.
- Online curated content that is suitable for children and for people of all ages shall be classified as “U”, and content that is suitable for persons aged 7 years and older, and which can be viewed by a person under the age of 7 years with parental guidance, shall be classified as “U/A 7+” rating.
- Content that is suitable for persons aged 13 years and above, and can be viewed by a person under the age of 13 years with parental guidance, shall be classified as “U/A 13+” rating; content which is suitable for persons aged 16 years and above, and can be viewed by a person under the age of 16 years with parental guidance, shall be classified as “U/A 16+” rating.
- Online curated content which is restricted to adults shall be classified as “A” rating. Platforms would be

required to implement parental locks for content classified as U/A 13+ or higher, and reliable age verification mechanisms for content that is classified as “A”.

#### Why in News?

- The Information & Broadcasting (I&B) Ministry has approached the Directorate of Information and Public Relations (DIPR) of all the State and Union Territory governments to initiate an awareness drive for sensitising their officials to the code of ethics and procedure, and safeguards in relation to the digital media.
- Part-III of the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021, which was notified by the Central government in 2021, relates to the digital news publishers, including websites, portals and YouTube news channels, and Over The Top (OTT) platforms, which stream online curated contents such as web series and films. It is **administered by the Information & Broadcasting (Ministry)**.

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# ENVIRONMENT

## 1) Great Indian Bustard

### About GIB

- Great Indian Bustard (GIB) is one of the heaviest flying birds **endemic to the Indian subcontinent**.
- **Protection Status:** IUCN Red List: **Critically Endangered**; CITES: **Appendix I**; Wildlife Protection Act (1972): **Schedule I**.
- Historically, the great Indian bustard was distributed throughout Western India, spanning 11 states, as well as parts of Pakistan. Today, its population is **confined mostly to Rajasthan and Gujarat**. Small populations occur in Maharashtra, Karnataka and Andhra Pradesh.

### Conservation Issues

- The biggest threat to this species is hunting, which is still prevalent in Pakistan. This is followed by occasional poaching outside Protected Areas, collisions with high tension electric wires, fast moving vehicles and free-ranging dogs in villages.
- Other threats include habitat loss and alteration as a result of widespread agricultural expansion and mechanized farming, infrastructural development such as irrigation, roads, electric poles, as well as mining and industrialization.

### Conservation strategies

- The only opportunity to potentially recover this species remains in the **Thar landscape of Rajasthan**, where the birds are now limited to two extant populations – one inside **Desert (National Park) Sanctuary** near Jaisalmer, and the second population located in the **grasslands and agricultural lands of Pokhran and Ramdeora**.

- The Great Indian Bustard has also been identified as one of the species for the **recovery programme for critically endangered species** (*Refer Pulse February 2021 edition*) of the Ministry of Environment, Forest and Climate Change (MoEFCC).



### Why in News?

- As per the studies conducted by Wildlife Institute of India, there are around 150 Great Indian Bustards left across the country which includes about 128 birds in Rajasthan and less than 10 birds each in the States of Gujarat, Maharashtra, Andhra Pradesh and Karnataka.
- Great Indian Bustards has been identified for conservation efforts under the component '**Species Recovery Programme**' of the Centrally Sponsored Scheme (CSS)-**Development of Wildlife Habitat**.
- Financial and technical assistance is provided to the State/Union Territory Governments under the Centrally Sponsored Scheme of Development of Wildlife Habitat for providing better protection to Great Indian Bustard and its habitat.

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# ECONOMY

## 1) UPI123Pay

### What's in the news?

- The Reserve Bank of India launched a new Unified Payments Interface (UPI) payments solution for feature phone users dubbed 'UPI123Pay'.
- **UPI**, which was introduced in **2016**, has become one of the most used digital payments platforms in the country. The volume of UPI transactions has already reached ₹76 lakh crore in the current year, compared to ₹41 lakh crore in FY21.
- However, at present, efficient access to UPI is available **largely via smartphones**.

### How does the new solution work?

- The new UPI-based service is designed to bring the **digital payments platform closer to a significant number of feature phone mobile subscribers** in the country, which is estimated to be more than 40 crore.
- UPI123Pay will materially improve the options for such users to access UPI, who could earlier access the digital transactions platform through the **USSD-based process, using the short code of \*99#**, which according to the RBI is not popular.
- The USSD-based process is considered **cumbersome**, with users required to send multiple messages and charged for the same, and not supported by all mobile service providers.
- With the UPI123Pay, feature phone users will be required to go through an **onboarding process** where they have to link their bank account to their feature phone and then **set a UPI PIN** using their debit card for authenticating transactions.
- Once they have completed this initial process, users will be able to **use the new UPI facility for person-to-person as well as merchant transactions**, among others, **through one of the four distinct payment options that don't require an internet connection**.

- The launch of UPI123Pay makes facilities under UPI accessible to that section of society which has so far been excluded from the digital payments landscape. In that way, it is promoting a great amount of financial inclusion in our economy.

### How will users make payments without the internet?

- The new UPI payments system offers users **four options to make payments without internet connectivity: Interactive Voice Response (IVR), app-based functionality, missed call facility and proximity sound-based payments**.
- Using the **IVR option**, users would be required to initiate a secured call from their feature phones to a predetermined IVR number and complete UPI on-boarding formalities to be able to start making financial transactions like money transfer, mobile recharge, EMI repayment, balance check, among others.
- The **missed call facility** will allow users to access their bank account and perform routine transactions such as receiving, transferring funds, regular purchases, bill payments, etc., by giving a missed call on the number displayed at the merchant outlet. The customer will receive an incoming call to authenticate the transaction by entering UPI PIN.
- They could also install an app on their feature phone through which several UPI functions, available on smartphones, will be available on their feature phone, except scan and pay feature which is currently not available.
- Finally, they could utilise the **proximity sound-based payments option**, which uses sound waves to enable contactless, offline, and proximity data communication on any device.

### Do other countries have something similar?

- Mobile payment systems that do not rely on internet connectivity like the ones based on USSD or SMS technology were introduced many years ago and are still being used in some developing countries.
- In fact, one of the major mobile payment systems globally was introduced by Vodafone's Kenyan associate, Safaricom in 2007. M-PESA, which is Africa's leading mobile money service, operates across the Democratic Republic of Congo, Egypt, Ghana, Kenya, Lesotho, Mozambique and Tanzania, with 51 million customers making over \$314 billion in transactions per year through the service, according to Vodafone.

## 2) National Land Monetisation Corporation

### What's in the news?

- The Union Cabinet has approved the setting up of a **new government-owned firm for pooling and monetising sovereign and public sector land assets**.
- The **National Land Monetisation Corporation (NLMC)** is being formed with an initial authorised share capital of ₹5,000 crore and paid up capital of ₹150 crore.
- The government will appoint a chairman to head the NLMC through a 'merit-based selection process' and hire private sector professionals with the expertise required for asset monetisation in areas such as real estate market research, legal due diligence, valuation, master planning, investment banking and land management.

### Objectives

- The NLMC will **undertake monetisation of surplus land and building assets** of Central public sector enterprises (CPSEs) as well as government agencies.
- With monetisation of non-core assets, the government would be able to generate substantial revenues by monetising unused and under-used assets.

- The proposal is in pursuance of the **Budget announcements for 2021-22**, which included an ambitious **National Monetisation Pipeline** to garner revenues from public assets.
- The new corporation will also help carry out monetisation of assets belonging to public sector firms that have closed or are lined up for a strategic sale. As per the plan, the surplus land and building assets of such enterprises may be transferred to the NLMC, which will then manage and monetise them.
- Apart from executing the monetisation plan, the NLMC will **advise other government entities** to identify their non-core surplus assets and 'generate maximum value' by monetising them in a professional and efficient manner.
- It is expected that NLMC will act as a repository of best practices in land monetisation, assist and provide technical advice to the government in implementation of asset monetisation programme.

## 3) IFSC GIFT City, a work in progress

### Context

- A subsidiary of the National Stock Exchange has introduced a facility by which Indian retail investors can directly trade in stocks that are listed on the U.S. stock exchanges. The NSE arm would invest the funds in those specific stocks against which investors would receive depository receipts in lieu of actual shares.
- The subsidiary - **NSE IFSC** - is **registered at the International Financial Services Centre (IFSC) at the Gujarat International Finance Tec-City (GIFT)**, a financial district located between Ahmedabad and Gandhinagar in Gujarat.

### About GIFT

- The City was conceptualised as an **alternative to global financial hubs** such as Hong Kong, Singapore or London. Though the idea was mooted in 2007, work on the physical

infrastructure started in 2012. It was only in 2015 that business regulations were introduced; **2017 saw the setting up of an international exchange.**

- The GIFT City SEZ — with demarcations for domestic and export-oriented units — is the **only place in India to be designated as an IFSC.**
- IFSC is a **jurisdiction that provides financial services to non-residents and residents, to the extent permissible under the current regulations, in any currency except Indian Rupee.**
- Doing business inside the IFSC comes with the **benefit of a relaxed tax regime** — a 10-year tax holiday with no securities transaction tax, commodities transaction tax, or tax on long-term capital gains.
- The **Global Financial Centers Index report**, London, had in March 2021 **placed the IFSC in GIFT City at the top among 15 centres globally**, which are likely to become more significant over the subsequent two to three years.

#### Slow Progress

- In recent years, the IFSC has seen a trickle of regulations or developments.
- The announcement of the **IFSC Authority (IFSCA)** in late 2020 under the chairmanship of former Insolvency Law Committee chair Injeti Srinivas infused welcome energy to the project.
- The **IFSCA assumes responsibility as a unified regulator** — across realms overseen by the RBI, SEBI, IRDAI and the PFRDA. The nature of business in IFSCs requires a high degree of inter-regulatory coordination within the financial sector. Businesses had likely found it slow-going when it came to approvals from each of these regulators.
- Currently, more than 200 entities have taken up office space in the City.

#### Investor concerns

- Despite these incremental steps, **investors have been slow to take up offers.** Most new trading jurisdictions tend to allow benefits to financial trading firms for early participation or

to encourage liquidity of stock, but the aim is to eventually spur genuine participation from retail investors.

- Predominant among concerns for institutional investors have been that the **Indian currency has not become fully convertible**, that the country has **not been visibly consistent in its tax laws and their interpretation**, and that the **speed of dispute resolution has been less than satisfactory.**
- **India's rupee is currently partially convertible**, meaning that there is freedom to exchange currencies at market rates but when larger amounts are involved, approvals are necessary. A fully convertible currency would also not have authorities intervening in markets to stem volatility or bring the rate to a certain level.
- India's move to **abolish the retrospective tax laws** to bring to closure cases against the likes of Cairn Energy and Vodafone were likely viewed favourably.
- On dispute resolution, Budget 2022 had proposed the setting up of an **International Arbitration Centre**; this aims to offer offshore investors in the IFSC an assurance on intent, given the uncertainty that comes with corporate litigation in India.

#### Cross-border insolvency

- Insolvency norms in the country were streamlined with the introduction of the **Insolvency and Bankruptcy Code**; but under this umbrella too, the **time taken for lenders to retrieve funds due to them** – even allowing for significant haircuts – is keeping investors wary of venturing in with gusto.
- Legal experts have pitched for **cross-border insolvency norms** that meet the IFSC's requirements as a way to initiate broader insolvency reforms in the country. While there are some provisions on this count in the IBC, a stronger framework is needed to assure investors of intent.
- In 2018, the Insolvency Law Committee had submitted to the government its recommendations for

the adoption of the '**UNCITRAL Model Law on Cross Border Insolvency**'.

- The United Nations Commission On International Trade Law (UNCITRAL) says the law is 'designed to assist States in developing a modern, harmonised and fair insolvency framework to more effectively address instances of cross-border proceedings concerning debtors experiencing severe financial distress or insolvency'.
- Significantly, India can take some learnings from the Dubai International

Financial Centre and the Abu Dhabi Global Market, which have adopted the UNCITRAL law even though the United Arab Emirates as a nation does not have a law yet to address cross-border insolvency. These are cited as examples for the IFSC to set the pace independently.

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# SCIENCE AND TECHNOLOGY

## 1) HANSA-NG

### What's in News:

- A first of its kind, **indigenously developed aircraft trainer, HANSA-NG, developed** by the CSIR-National Aerospace Laboratories (CSIR-NAL) has completed sea level trials.

### About it

- The **HANSA-NG**, or HANSA-New Generation, is reportedly one of the most **advanced flying trainers**
- HANSA-NG is **designed** to meet the **need for trainer aircraft by flying clubs** in India.
- It is an ideal aircraft for Commercial Pilot Licensing (CPL) due to its **low cost and low fuel consumption**

### Related Information

- **National Aerospace Laboratories (NAL)**, a **constituent** of the Council of Scientific and Industrial Research (CSIR), India, established in the year 1959 is the **only government aerospace R&D laboratory in the country's civilian sector**.
- The Council of Scientific & Industrial Research (CSIR), known for its **cutting edge R&D** knowledge base in diverse S&T areas, is a **contemporary R&D organization**. Although it is **mainly funded by the Ministry of Science and Technology**, it **operates** as an **autonomous body through the Societies Registration Act, 1860**.

## 2) Newest Crater on Moon

### What's in News:

- A **leftover piece of a spacecraft** flying through space reportedly **hit** the surface of the **moon, creating a new crater**.
- Astronomers have also said that this is the **first recorded unintentional case of space junk hitting the moon**.
- The piece of **space junk** was earlier believed to be a SpaceX rocket, but was later said to be the third-stage booster

of **Chang'e 5-T1** – a lunar mission launched by the China National Space Administration.

### Why is the crater important?

- Both the earth and the moon have been hit by multiple objects like asteroids throughout their existence, but **craters on the moon are of a more permanent nature** than those on earth. This is **because of processes like erosion, tectonics, and volcanism**.
- An **absence of atmosphere** means there is **no wind system and no weather on the moon**, and hence **no cause for erosion of existing craters**.
- **Absence of tectonics prevents the moon's surface from forming new rocks**, or causing a **shift in the existing surface patterns**, unlike that on earth.
- Lastly, **absence of volcanism makes it impossible for craters to be covered**.

## 3) Xenotransplantation

### Why in News:

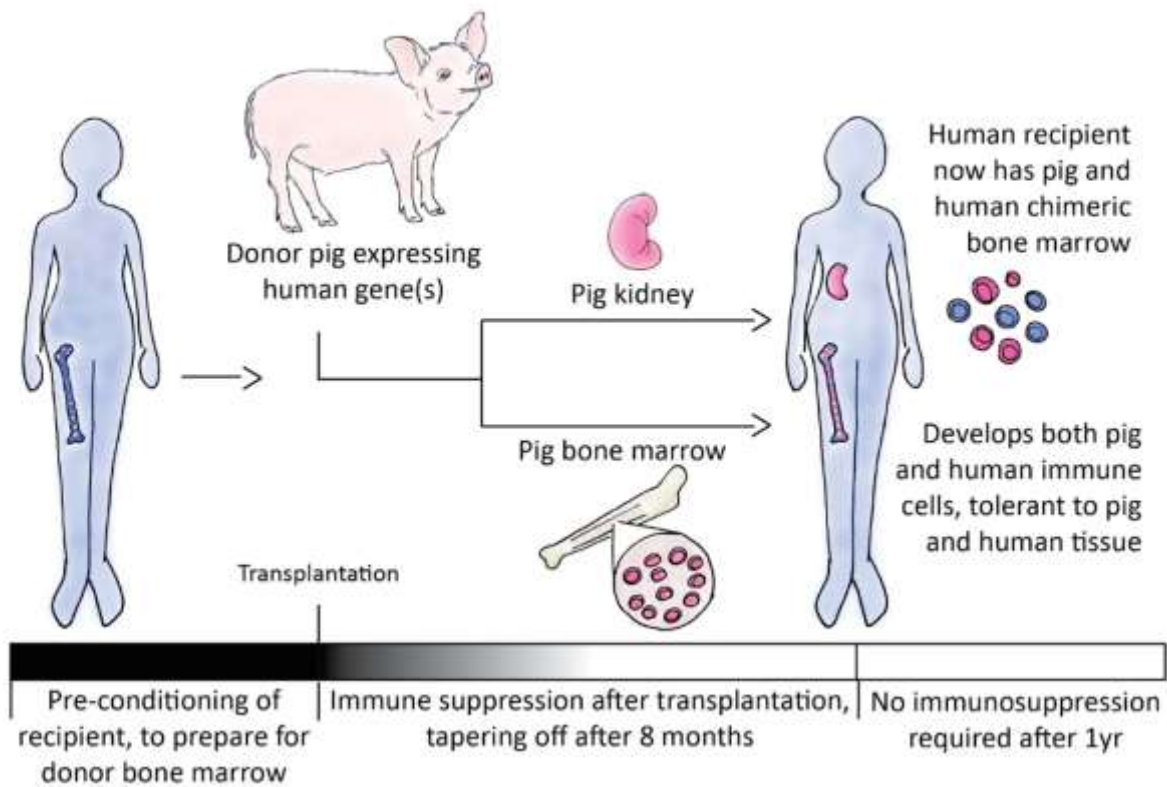
- The **first person to receive a heart transplant from a pig has died**, two months after the groundbreaking experiment.
- Prior attempts at **such transplants — or xenotransplantation —** have failed largely because patients' bodies rapidly rejected the animal organ. This time, **surgeons used a heart from a gene-edited pig**.
- Scientists had modified the animal to remove pig genes that trigger the hyper-fast rejection and add human genes to help the body accept the organ.

### What is Xenotransplantation?

- **Xenotransplantation** is any **procedure** that involves the **transplantation, implantation or infusion into a human recipient** of

either (a) live cells, tissues, or organs from a **nonhuman animal source**, or (b) human body fluids, cells, tissues or organs that have had ex vivo contact with live nonhuman animal cells,

tissues or organs. The development of xenotransplantation is, in part, driven by the fact that the demand for human organs for clinical transplantation far exceeds the supply.



### Significance

- This breakthrough may bring us one step closer to **resolving the worldwide organ scarcity**.
- Xenotransplantation, if found compatible in the long run, could help provide an alternative supply of organs to those with life-threatening diseases.
- It can eliminate illegal organ trafficking.
- In **India, between 25,000 and 30,000 liver transplants are required** each year. However, just **approximately 1,500 people receive them**.
- According to the health ministry, **over 0.18 million individuals in India suffer from renal failure** each year, but **only about 6,000 kidney transplants are performed** in the nation..

- In the case of the heart, **50,000 patients have heart failure** and require a heart transplant. Despite this, **barely 10-15 heart transplants** are performed in India each year.
- **Pigs have an edge over primates** when it comes to organ harvesting since they are **easy to grow and reach mature human size in six months**.
- **Pig heart valves are frequently transplanted** into humans, and some diabetic patients have received pancreatic cells from pigs.
- Pigs have long been used in human medicine, **including pig skin grafts and implantation of pig heart valves**.

### Why pigs?

- The **pig's anatomical and physiological parameters are similar to that of humans**, and the **breeding of pigs in farms** is

**widespread** and **cost-effective**. Also, many varieties of pig breeds are farmed, which provides an opportunity for the size of the harvested organs to be matched with the specific needs of the human recipient.

- Also, the **pig's heart is similar to the human heart**.

#### How is a pig heart made compatible for a human?

- The **molecular incompatibility between pigs and humans can trigger several immune complications after the transplant**, which might lead to **rejection of the xenograft**.
- To preempt that situation, **genetic engineering** is used to **tweak the genome of the pig** so as to 'disguise' it, so that **the immune system of the human recipient fails to recognise it**, and the reactions that lead to xenograft rejection are not triggered.

#### Issues associated with xenotransplantation

- **Animal rights:** Many people, especially animal rights organisations, are highly opposed to murdering animals in order to harvest their organs for human use.
- **Reduced life expectancy:** In the 1960s, many organs were harvested from chimps and transplanted into terminally ill individuals, who did not live much longer as a result.
- **Religious violations:** In Islam and many other religions, some animals, such as pork, are absolutely banned.
- **Informed consent:** When considering the future uses of xenotransplantation, autonomy and informed consent are critical.
- **Zoonosis dangers:** The safety of public health is an important element to consider. We are already dealing with the most serious zoonotic disease danger.

#### Related laws

- In India, we have the **Human Organs Transplant Act 1994**, but it **doesn't mention animal transplants** even as a possibility in extreme emergencies.

#### Way Forward

- Instead of outright prohibiting xenotransplantation, the **government should examine** the possibilities and conduct **research and trials before legalising xenotransplantation in India**.
- India should **adopt the Spanish concept of "presumed consent,"** in which everyone is deemed a donor after death unless they opt out during their lifetime.

## 4) Role of Artificial Intelligence and Machine Learning in Indian Judiciary

### Challenges faced by Indian Judiciary

- **India has 20 judges per million, compared to 110 judges per million in the United States, 60 judges per million in Australia, and 170 judges per million in China.** The ratios in Uttar Pradesh, Bihar, Madhya Pradesh, Tamil Nadu, and Andhra Pradesh are even lower than the national average.
- **The figures in the High Courts, both in terms of pending cases and vacancies, are alarming: a backlog of over 57 lakh cases and a vacancy rate of 40%.**
- **The judiciary's vacancies are not being filled as quickly as they should be.** The entire number of judges in a country with a population of 135 million people is just approximately 25000. In the high courts, about 400 positions are empty, while **in the lower judiciary, roughly 35% of positions are vacant.**
- **The total number of cases pending in India's various courts at all levels is estimated to be over 3.7 crores,** raising the demand for a better and more efficient judicial system.
- In 2010, **Justice VB Rao of the Andhra Pradesh High Court** calculated that **clearing the backlog of 31.28 million (3.12 crore) outstanding cases (at the time) in various courts would take 320 years.**
- **The National Court Management, a Supreme Court study from 2012,** looked at data on case pending and

judge vacancies. The **number of cases climbed by 12 times** in the previous **three decades**, but the **number of judges only increased by 6 folds**.

#### How AI and ML helps?

- There are a variety of **processes in administration and law and order that are repetitive**, such as **scheduling of hearings, long documentation, e-filings, etc.** The use of **machine learning and artificial intelligence** in these mechanisms can greatly **increase efficiency and improve case flow management**.
- AI can play a significant **role** in tribunals like **Income Tax Appellate Tribunal (ITAT) in docket management and decision-making areas**.
- **Online information of case laws and automated algorithm-based support systems** that can improve efficiency.
- Due to the **massive amount of cases** in Indian courts at various levels, they sit on huge **chunks of data**. A **lawyer's work, in part, consists of extensive legal research**, finding out the **right legal propositions** for a case. **Machine learning algorithms** can be developed for **intelligent analytics and research work**. **Legal analytics and tools** can be **expanded to the public** and not just legal professionals. This **will improve the public understanding of the law**.
- **Tech-based Alternate Dispute Resolutions mechanisms**
- AI and related technologies will be able to **automate and complement several tasks performed by legal professionals**. It will **allow them to invest more energy in creatively solving legal issues**. It has the possibility of **helping judges conduct trials faster and more effectively** thereby **reducing the pendency** of cases. It will assist legal professionals in **devoting more time in developing better legal reasoning, legal discussion and interpretation of laws**.
- It has the potential to **assist judges in conducting trials more quickly and**

**effectively**, hence lowering case pending times.

- It will enable **lawyers** to devote more time to **improving their legal thinking, legal debate, and law interpretation**.
- It is capable of **highlighting crucial aspects** that are significant in **specific contracts** after being "**trained**" on a **large historical set of precedents**. This will allow thousands of past instances to be analysed and a '**judge analytics**' to be created.

#### International adaptations

- The **US** has developed **COMPAS** (Correctional Offender Management Profiling for Alternative Sanctions).
- **Brazil** has deployed an **AI tool named "VICTOR"** to conduct preliminary case analysis to reduce the burden on the court. It is used by the Brazilian Supreme Court and provides analysis of cases through NLP and document analysis.
- The **UK** developed **HART (Harm Assessment Risk Tool)**.
- **UNESCO** is also developing online training for judicial operators on AI and the Rule of Law.
- **Estonia** has made a **Robot judge** for adjudicating small claims.

#### Issues associated

- Areas that policymakers have to be very careful about is **data protection and prevention of leaks of sensitive information**.
- It will also require **external regulation by the legislature through statute**, rules, regulation and by judiciary through judicial review and constitutional standards.

#### Existing tech based solutions used in Indian Judiciary

- **SUPACE** (Supreme Court Portal for Assistance in Courts Efficiency) this year. It uses machine learning to **deal with large chunks of case data**. **SUPACE will be a mix of human and artificial intelligence** and will not be used in decision-making as such. The AI mechanisms will be **focused on the collection and analysis of data**.
- Researchers at IIT Kharagpur released an **AI-based method to automate the**

**reading of legal case judgements.** They developed two deep neural models to understand the rhetorical roles of sentences in a legal case judgement.

- The **National e-Vidhan Application (NeVA) Project** launched by the Indian government facilitates the **concept of Paperless Assembly or e-Assembly**. It helps automate the law-making process, track decisions and documents, and share information.
- **SUVAS is an AI system** that can assist in the **translation of judgments into regional languages**. The technology, when applied in the long run to solve other challenges of translation in filing of cases, will reduce the time taken to file a case and assist the court in becoming an independent, quick, and efficient system.
- The Indian government has already launched **e-courts**, and their reach has to increase more to solve the backlog of cases we deal with. As information will be available digitally, chances of misplacement of crucial statements, data or evidence will be greatly reduced.

### Related Information

#### E-courts

- It was created with the goal of transforming the Indian judiciary via the use of **ICT** (Information and Communication Technology) in the courts.
- It is a pan-India **project for District Courts across the country**, overseen and sponsored by the **Ministry of Law and Justice**. The eCourts Mission Mode Project is a **national eGovernance project for Information and Communication Technology (ICT)** enablement of district & subordinate courts of the country. The **objective** of the project is to provide **designated services to litigants, lawyers and the judiciary through ICT enablement of courts**.

#### Artificial Intelligence

- At its simplest form, **artificial intelligence** is a field, which **combines computer science and robust datasets**, to enable problem-

solving. It also encompasses **sub-fields of machine learning and deep learning**, which are frequently mentioned in conjunction with artificial intelligence.

#### Machine Learning

- **Machine learning (ML) is a type of artificial intelligence (AI)** that allows software applications to become **more accurate at predicting outcomes** without being explicitly programmed to do so. Machine learning algorithms **use historical data as input to predict new output values**.

#### Related laws

- **Article 39 (A) of the Constitution** directs the State to ensure that the operation of the legal system promotes justice on a basis of equal opportunity and shall, in particular, provide free legal aid by suitable legislation or schemes or in any other way.

#### Why in News:

- In response to an **unstarred question in the Lok Sabha**, the Law Minister said that while implementing phase two of the eCourts projects, under operation since 2015, a need was felt to adopt new, cutting edge technologies of Machine Learning (ML) and Artificial Intelligence (AI) to increase the efficiency of the justice delivery system.

#### Additional Information

- Members have a right to ask questions to elicit information on matters of public importance within the special cognizance of the Ministers concerned. The questions are of four types:—

**(i) Starred Questions-** A Starred Question is one to which a member desires an oral answer from the Minister in the House and is required to be distinguished by him/her with an asterisk. Answer to such a question may be followed by supplementary questions by members.

**(ii) Unstarred Questions-** An Unstarred Question is one to which written answer is desired by the member and is deemed to be laid on the Table of the House by Minister. Thus it is not called for oral answer in the House and no supplementary question can be asked thereon.

**(iii) Short Notice Questions-** A member may give a notice of question on a matter of public importance and of urgent character for oral answer at a notice less than 10 days prescribed as the minimum period of notice for asking a question in ordinary course. Such a question is known as 'Short Notice Question'.

**(iv) Questions to Private Members-** A Question may also be addressed to a Private Member (Under Rule 40 of the Rules of Procedure and Conduct of Business in Lok Sabha), provided that the subject matter of the question relates to some Bill, Resolution or other matter connected with the business of the House for which that Member is responsible. The procedure in regard to such questions is same as that followed in the case of questions addressed to a Minister with such variations as the Speaker may consider necessary.

## 5) Neon

### What is it?

- **Neon (Ne)** is a chemical **element** that is **used in electric signs and fluorescent lamps**. It is an **inert gas** belonging to Group 18 (**noble gases**) of the periodic chart.
- Neon is the **fifth most abundant element in the universe**. However, it is present **in the Earth's atmosphere** at a **concentration of just 18 parts per million**.
- Neon gas is **colourless, odourless, tasteless, and lighter than air**, and it is found in trace amounts in Earth's atmosphere and trapped inside the crust's rocks. Neon will not react with any other substance.
- It is used for **lithography in semiconductor fabrication**. Because of its **short wavelength**, it **can produce patterns in the wafer chip** as small as 193 nanometres.
- Neon is also used to make **high-voltage indicators and switching gear, lightning arresters**, diving equipment and lasers.
- **Liquid neon** is an **important cryogenic refrigerant**. It has over 40 times more refrigerating capacity per unit volume than liquid helium, and more than 3 times that of liquid hydrogen.

### Why in News?

- Ukraine's two leading suppliers of neon, which produce about half the world's supply of the key ingredient for making chips, have halted their operations as Russia has sharpened its attack on the country, threatening to raise prices and aggravate the semiconductor shortage.

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# DEFENCE

## 1) Exercise MILAN-2022

### Why in News:

- Indian Navy's largest multilateral exercise Milan 2022, which saw the participation of over 40 countries, ended.

### About the exercise

- MILAN is a biennial multilateral naval exercise incepted by Indian Navy in 1995 at Andaman and Nicobar Command.
- The theme of the MILAN 2022 exercise is 'Camaraderie - Cohesion - Collaboration
- The aim of the exercise is to hone operational skills, imbibe best practices and procedures, and enable doctrinal learning in the maritime domain, through professional interaction between friendly navies.
- The sea phase commenced with a series of exercises to enhance the interoperability amongst the participating navies
- The exercise, held amid tensions between the West and Russia and the crisis in Ukraine, saw the warships of the Quad countries; France; Myanmar; South Korea and Vietnam and among others practice completing drills. Russia, Iran, Israel and Saudi Arabia among others participated in the exercise without ships.
- Originally conceived in consonance with India's 'Look East Policy', MILAN expanded in ensuing years with India's 'Act East policy' and Security And Growth for All in the Region (SAGAR) initiative, to include participation from island nations in the Western IOR as also IOR littorals.
- Starting with the participation of four countries, - Indonesia, Singapore, Sri Lanka and Thailand - in 1995, the exercise has since transitioned in terms of the number of participants and complexity of exercises

### Significance

- The Indian Navy is an instrument not only for power projection, but also for **diplomatic outreach**.
- Towards this, conduct of joint/ multi-lateral exercises is an important activity to bring together different Navies.
- While Navies may operate in different regions, there is always a need to co-operate on issues of common interest such as **anti-piracy, HADR missions, maritime security etc. Navy to Navy interactions enhance mutual understanding**, cooperation and inter-operability between maritime forces.

## 2) Exercise Vayu Shakti

### Why in News:

- The Indian Air Force (IAF) has decided to **postpone** its firepower demonstration, Ex Vayu Shakti.

### About the exercise

- The triennial Ex Vayu Shakti 2022 is aimed at **showcasing the capability of the IAF** to conduct full spectrum operations, to see the participation of aircraft and helicopters, including fighter aircraft, helicopters, transport aircraft and unmanned aerial vehicles.
- Vayushakti-2022 will involve a **variety of operations** such as **counter airstrike, defensive counter-air, offensive counter-air, and other demonstrations**.
- The Vayushakti war exercise is **conducted every three years**. The last edition was conducted in 2019. The exercise had started in 1953.

## 3) Exercise Dharma Guardian

### Why in News:

- Exercise Dharma Guardian, an **annual exercise between Indian Army and Japanese Ground Self Defence Force**, concluded at Belgaum with a focus on counter-terrorism operations and disruptive technologies between two key partners in the Indo-Pacific region.

### About the exercise

- Dharma Guardian covered a vast spectrum – from **cross training and combat conditioning** in the field environment to **sports and cultural exchanges**.
- The contingents from the two armies jointly attended demonstrations at the firing ranges and also participated in various **tactical exercises**. Both contingents shared their expertise on contemporary subjects of **counter-terrorism operations**, as also on exploiting disruptive technologies such as drone and anti-drone weapons.
- The exercise also provided a platform for **professional and cultural learning as well as social interactions** which in-turn broaden their horizon towards knowledge and cooperation aiming towards **co-existence as one in the Indo-Pacific Region**

## 4) Corps Commander talks

### Why in News:

- The 15th round of **Corps Commander talks between India and China** began on the Indian side of Chushul Moldo

Meeting Point in eastern Ladakh with immediate focus on working out a **disengagement agreement at Patrolling Point 15 in the Gogra-Hot Springs** area as part of the overall disengagement and de-escalation process.

### Areas of contention

- Since the stand-off began in May 2020, the two sides have so far held 14 rounds of talks with **disengagement on both sides of Pangong Tso (lake)** in February 2021, and from **Patrolling Point 17 in the Gogra area** in August, in **addition to Galwan in 2020** after the violent clash.
- The other areas **yet to be resolved are PP15, Demchok and Depsang**.
- **China** has also **undertaken massive construction of infrastructure, habitat and support structures** to maintain the troops close to the LAC, altering the ground status.

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## *PIB ANALYSIS*

### 1) MSME Innovative Scheme

#### What's in the news?

- The **Ministry of MSME** has launched the MSME Innovative Scheme (Incubation, Design and IPR) along with the MSME Idea Hackathon 2022.
- MSME Innovation Scheme will **promote and support untapped creativity of the MSME sector.**
- It will act as a **hub for innovation activities facilitating and guiding development of ideas into viable business proposition** which benefits society directly.
- The scheme is a holistic approach to unify, synergize and converge 3 sub-components and interventions with a single purpose.
- MSME Innovative is a new concept for MSMEs with a combination of innovation in incubation, design intervention and by protecting IPR in a single mode approach to create awareness amongst MSMEs about India's innovation and motivate them to become MSME Champions.
- This will act as a hub for innovation activities facilitating and guiding development of ideas into viable business proposition that can benefit society directly and can be marketed successfully. Details of the sub-schemes are as under :-
  - **Incubation:** The primary objective of the scheme is to promote and support untapped creativity and to promote adoption of latest technologies in MSMEs that seek the validation of their ideas at the proof-of-concept level. Financial assistance up to Rs. 15 lakh per idea and up to Rs. 1.00 crore for relevant plant and machines will be provided.
  - **Design:** The objective of this component is to bring Indian manufacturing sector and Design expertise/ Design fraternity on to a common platform. It aims to provide expert advice and cost-effective solution on real time design problems for new product development, its continuous improvement and value addition in existing/new products. Financial assistance up to Rs. 40 lakh for design project and up to Rs. 2.5 lakh for student project will be provided.
  - **IPR (Intellectual Property Rights):** The objective of the scheme is to improve the IP culture in India with a view to enhance the awareness of Intellectual Property Rights (IPRs) amongst the MSMEs and to encourage creative intellectual endeavor in Indian economy.
  - It also aims to take suitable measures for the protection of ideas, technological innovation and knowledge-driven business strategies developed by the MSMEs for their commercialization and effective utilization of IPR tools through IP Facilitation Centre. Financial assistance upto Rs. 5 lakh for Foreign Patent, Rs. 1.00 lakh Domestic Patent, Rs. 2.00 lakh for GI Registration, Rs. 15,000/- for Design Registration, Rs.10,000/- for Trademark in the form of reimbursement.

### 2) Strengthening of Pharmaceutical Industry Scheme

#### What's in the news?

- The Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers has released the guidelines for the scheme "Strengthening of Pharmaceutical Industry (SPI)", with a

total financial outlay of Rs.500 Cr for the period from FY 21-22 to FY 25-26.

- The scheme will **address the rising demand in terms of support required to existing Pharma clusters and MSMEs across the country to improve their productivity, quality and sustainability.**
- The objectives of the scheme are to **strengthen the existing infrastructure facilities in order to make India a global leader in the Pharma Sector.**
- Under the Scheme, **financial assistance to pharma clusters** will be provided for creation of Common

Facilities. This will not only improve the quality but also ensure the sustainable growth of clusters.

- Further, in order to upgrade the production facilities of SMEs and MSMEs so as to meet national and international regulatory standards (WHO-GMP or Schedule-M), **interest subvention or capital subsidy** on their capital loans will be provided, which will further facilitate the growth in volumes as well as in quality.

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# News in Depth

## AIR NEWS

### 1) Exercise SLINEX

#### What's in the news?

- The ninth edition of **India-Sri Lanka Naval Exercise, SLINEX**, has commenced at Visakhapatnam.
- The previous edition of SLINEX was conducted off Trincomalee in October 2020.
- SLINEX aims at enhancing interoperability, improving mutual understanding and exchanging best practices and procedures for multifaceted maritime operations between both navies.

### 2) Swatantrata Sainik Samman Yojana

#### About the Scheme

- The Swatantrata Sainik Samman Pension Scheme was launched in 1972 during the silver jubilee year of independence.
- It **grants pension to freedom fighters and their eligible dependents** if the freedom fighter had already expired.
- The monthly pension is considered a token of respect for the contribution of freedom fighters in the national freedom struggle.
- Various State wise pension schemes also exist for freedom fighter pensions.

#### Why in News?

- Government of India has approved the continuation of the Swatantrata Sainik Samman Yojana for Financial Years 2021-22 to 2025-26.
- The decision shows the commitment of the Government to remember sacrifices of Freedom Fighters and take inspiration from them.

- Presently, there are 23 thousand 566 beneficiaries across the country covered under this scheme.

### 3) Foreign Exchange Reserve

#### What is it?

- Foreign Exchange Reserve indicates the reserves held by RBI in the form foreign currency assets, gold, SDR and reserve tranche. Components of foreign exchange reserve:
  1. **Foreign Currency Assets-** Currencies of foreign countries are held in foreign exchange reserves. Apart from currency it also includes foreign currency deposits held by RBI with foreign central banks and the Bank for International Settlements (BIS).
  2. **Gold Stock of RBI-** The RBI has gold stock as a backup to issue currency and to meet unexpected Balance of Payments (BOP) problems. (*BOP problem occurs when a nation is unable to pay for essential imports or service its external debt repayments*)
  3. **SDR Holdings-** Special Drawing Rights (also called "*paper gold*") is a reserve created by the **International Monetary Fund (IMF)** to help countries that have BOP problems. The member countries have to contribute to this account in proportion to their IMF quota. The SDR basket consists of **five** major currencies of the world - the US dollar, Euro, British Pound, Chinese Renminbi and Yen (Japan).
  4. **Reserve Tranche-** The reserve tranche is a portion of the required quota of currency that each **IMF** member country must provide to the IMF. It can be accessed by the member country at any time for its own purposes without a service fee.

**Why in News?**

- India's foreign exchange reserves increased by 394 million US Dollars to **631.92 billion dollars** in the week ended March 4.

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## THE HINDU EDITORIALS

### 1) Reaping the potential of the female workforce

#### Background

- The participation of women in the workforce in India has remained low.
- In 2019, **21% of women were either working or looking for work**, compared to 32% in 2005.
- **India's female labour force participation (FLFP) rate is the lowest among the BRICS countries and is also lower than some of its neighbours in South Asia such as Sri Lanka and Bangladesh.**

#### India's demographic dividend

- India's population is **among the youngest in the world.**
- In 2020, the **median age in India was about 29.** Women and girls form a significant part of India's demographic dividend.
- Countries like China, Singapore, Taiwan and South Korean are examples of how the demographic dividend can be reaped to achieve fast-paced economic growth.

#### Potential sectors

- **Access to higher education, skill training and digital technology** are the three great enablers in helping India reap the potential of its female labour force.
- According to **United Nations Women estimates, women make up a significant proportion of all healthcare workers and more than 80% of nurses and midwives.**
- The care service sector, which includes health, education, and other personal care services, is **more labour-intensive** than sectors such as manufacturing, construction or other service sectors.
- Greater investments in better health and care facilities improve the well-being of India's people and hence the economic productivity.
- The **International Labour Organization (ILO)** also suggests

that it will lead to more employment opportunities for women.

- The **ILO Report on Care work and Care Jobs for the Future of Decent Work: Key findings in Asia and the Pacific (2018)** indicated that increasing investment in the care economy has the potential to generate a total of 69 million jobs in India by 2030.
- The gig economy comprises platforms that offer innovative solutions in different sectors such as transport, retail, personal and home care.
- **Platform jobs** have low-entry barriers and cater to the needs and aspirations of workers with varying degrees of skill sets.
- Studies indicate that women appreciate the income-generating potential of the gig economy.
- The **ILO Global Survey (2021)** noted that working from home or job flexibility are particularly important for women.
- According to the **GSMA Mobile Gender Gap Report**, only 25% of women owned smartphones compared to 41% of men in India in 2020.
- Closing this gap can be significant in boosting women's employment in the gig and platform sector.

#### Policies and measures

- **Women and girls' access to higher education (beyond secondary education) and skill training** is critical to improve their employment outcomes.
- Women need to be motivated to take up higher education through **incentives such as scholarships as well as transport and hostel facilities.**
- **Online skill training** can also be beneficial to women who face constraints in physical mobility due to social norms, domestic responsibilities or concerns over safety.

- Women must be mentored to take up employment opportunities in emerging sectors.
- Governments, skill training partners, private firms, corporates and industry associations as well as civil society organisations all need to come together to create enabling measures for women.

### Conclusion

Policies supporting the expansion of care services along with gig and platform sectors can serve as an effective strategy to strengthen aggregate demand, while simultaneously improving long-term economic growth, gender equality and societal well-being.

## 2) Working women too, with a dream of good childcare

### Background

- According to a **2018 study by the International Labour Organization (ILO), more than 95% of India's working women are informal workers who work in labour-intensive, low-paying, highly precarious jobs/conditions, and with no social protection.**
- The World Health Organization bulletin says that “women's informal work is central to the feminisation of poverty”.
- The **Maternity Benefit (Amendment) Act, 2017** more than doubled the duration of paid maternity leave for women employees to 26 weeks and made crèche facilities mandatory for establishments employing 50 or more women.
- However, these benefits are **mostly enjoyed by formal sector women workers, constituting less than 5% of the women workforce.**
- There are three ways to enable women to take up more productive paid work and improve their maternal and child health outcomes:
  1. Extending the Integrated Child Development Services (ICDS) infrastructure;
  2. Revitalizing national crèche schemes, and
  3. Improving maternity benefits.

### Expansion of the ICDS

- Anganwadi centres under the ICDS provides maternal and child nutritional security, a clean and safe environment, and early childhood education, thus facilitating the ability of women to re-enter work post-childbirth.
- However it **does not cater to children under the age of three and it functions only for a few hours a day, making it inconvenient to send and pick up children during work hours.**
- Early intake of children in the Anganwadi centres can allow mothers to work and converge with the National Education Policy 2020 mandate that acknowledges quality Early Childhood Care and Education for children in the 0-6 age group.

### Revitalize the crèche scheme

- The National Creche Scheme lays out specific provisions for working women but has suffered diminished government funding.
- Public crèches can be operated at worksite clusters such as near industrial areas, markets, dense low-income residential areas, and labour nakas (informal road side labour market).
- Crèches closer to the workplace allow for timely breastfeeding and attending to emergencies.
- This model has been tested successfully by the **Self-Employed Women's Association (SEWA)** (an NGO) in some Indian cities.
- Where work occurs at a single site, such as a garment factory or construction site, worksite crèches will help; as seen in the construction site crèches run by Aajeevika Bureau (Ahmedabad) and Mobile Creches (Delhi).
- The funds collected under the construction cess can be earmarked for running crèches at construction sites.

### Improving maternity benefits

- **Tamil Nadu (Dr. Muthulakshmi Maternity Benefit Scheme)** has an expansive and ambitious scheme offering ₹18,000 in cash and kind for two live births.

- The **Pradhan Mantri Matru Vandana Yojana (PMMVY)** limits the benefit to the first birth and has also reduced the amount to ₹5,000.
- The cash transfers under the PMMVY are insufficient, by both evaluations on the ground and the National Food Security Act (NFSA) benchmark, as well as for nutrition needs and wage compensation.
- The compensation, which is lower than the minimum wages, is inadequate in postponing the mother's return to work for the first six months.
- The amount also does not match an inflation-adjusted NFSA benchmark (nearly ₹9,400 in 2022).

### Conclusion

- The lack of affordable and quality childcare services and maternity benefits increase the burden on informal women workers, aggravating gender and class inequalities.
- It is imperative that we consider affordable and quality childcare infrastructure as an employment-linked benefit and as a public good.

## 3) A new vision for old age care

### Background

- The care of elderly people is managed by a set of professionals or voluntary organisations interested in geriatric services.
- These homes are run by NGOs, religious or voluntary organisations with support from the government, or by local philanthropists.
- The quality of service varies as these homes lack regulatory oversight.
- Many homes lack clearly established standard operating procedures, and their referral paths to health care are informal.

### A rapidly growing section

- A formal approach to homes for the elderly is an important policy and planning issue for India.
- The UN World Population Ageing Report notes that India's ageing population (those aged 60 and above) is projected to increase to nearly 20% by 2050 from about 8% now.

- It is essential that our policy framework and social responses are geared to meet this reality.
- A recent set of research papers from Hyderabad focusing on the quality of health in homes for the elderly has some interesting insights.
- About 30% of the residents who were part of the study (over 1,500 participants from 40 homes) had a vision impairment of some sort, but nearly 90% of this vision impairment could be addressed by simple, relatively low-cost health interventions: issuing better eye glasses or cataract surgery.
- The study also found some 'unseen' effects of vision impairment: many were prone to depression.
- In fact, those with both vision and hearing impairment had a rate of depression that was five times higher than those without.

### Public policy support

- Building formal pathways for basic health screening such as screenings for blood sugar, blood pressure, periodic vision and hearing screening, and a simple questionnaire to assess mental health.
- Such interventions are inexpensive (think of all the motorcycle-operated screenings outside public grounds for morning-walkers) and could go a long way in identifying health issues and offering support.
- Homes for the elderly must be guided, again by policy, to make their facilities and buildings elderly and disabled-friendly.
- Design, architecture and civic facilities must be thought from the ground up and these innovations must be available for all residents, not just those living in expensive ones.

### Conclusion

Three major themes "sense of well-being," "having good physical health," and "preserving good mental health" must be the goal of the government in promoting the elderly care to achieve SDG goals.

## 4) Water management needs a hydro-social approach

### Background

- The Global Water System Project, which was launched in 2003 as a joint initiative of the Earth System Science Partnership (ESSP) and Global Environmental Change (GEC) programme, epitomizes global concern about the human-induced transformation of fresh water and its impact on the earth system and society.

### Fresh water, water valuation

- Fourth assessment report of the Intergovernmental Panel on Climate Change (IPCC) in 2007 highlighted the link between societal vulnerability and modifications of water systems.
- It is globally estimated that the gap between demand for and supply of freshwater may reach up to 40% by 2030 if present practices continue.
- The latest UN World Water Development Report, 2021, titled 'Valuing Water', has laid stress on the proper valuation of water by considering five interrelated perspectives:
  1. Water sources
  2. Water infrastructure
  3. Water services
  4. Water as an input to production
  5. Socio-economic development and sociocultural values of water.

### Inter-basin transfer projects

- The intra- and inter-basin transfer (IBT) of water is a major hydrological intervention to rectify the imbalance in water availability due to naturally prevailing unequal distribution of water resources within a given territory.
- The National River Linking Project of India is under construction which is one of the projects of IBT initiatives across the world.
- These projects, if executed, will create artificial water courses that are more than twice the length of the earth's

equator and will transfer 1,910 km<sup>3</sup> of water annually.

- The World Wildlife Fund/World Wide Fund for Nature (2009) has suggested a cautious approach and the necessity to adhere to sustainability principles set out by the World Commission on Dams while taking up IBT projects.

### Some of the key assumptions

- The Ken Betwa river link project which is a part of the National River Linking project (mooted in 1970 and revived in 1999) raises larger questions about hydrological assumptions and the use and the management of freshwater resources in the country.
  1. The basic premise of IBT is to export water from the surplus basin to a deficit basin.
  2. However, there is contestation on the concept of the surplus and deficit basin itself as the exercise is substantially hydrological.
  3. Water demand within the donor basin by factoring present and future land use, especially cropping patterns, population growth, urbanisation, industrialisation, socio-economic development and environmental flow are hardly worked out.
  4. Besides this, rainfall in many surplus basins has been reported as declining. The status of the surplus basin may alter if these issues are considered.
  5. There is concern about the present capacity utilisation of water resources created in the country.
- By 2016, India created an irrigation potential for 112 million hectares, but the gross irrigated area was 93 million hectares.
- There is a 19% gap, which is more in the case of canal irrigation.
- In 1950-51, canal irrigation used to contribute 40% of net irrigated area, but by 2014-15, the net irrigated area under canal irrigation came down to less than 24%.



- Ground water irrigation now covers 62.8% of net irrigated area.
- The average water use efficiency of irrigation projects in India is only 38% against 50%-60% in the case of developed countries.

#### **Agriculture, grey water use**

- The agriculture sector uses a little over 90% of total water use in India.
- In industrial plants, consumption is 2 times to 3.5 times higher per unit of production of similar plants in other countries.
- Similarly, the domestic sector experiences a 30% to 40% loss of water due to leakage.
- Grey water is hardly used in our country.
- It is estimated that 55% to 75% of domestic water use turns into grey water depending on its nature of use, people's habits, climatic conditions, etc.
- At present, average water consumption in the domestic sector in urban areas is 135 litres to 196 litres a head a day.
- The discharge of untreated grey water and industrial effluents into freshwater bodies is cause for concern.

- The situation will be further complicated if groundwater is affected.
- Apart from the inefficient use of water in all sectors, there is also a reduction in natural storage capacity and deterioration in catchment efficiency.

#### **Planning ahead**

- Looking into these issues may not be adequate to address all the problems.
- Nevertheless, these measures will help to reduce demand supply gap in many places, and the remaining areas of scarcity can be catered to using small-scale projects.
- A hybrid water management system is necessary, where (along with professionals and policy makers) the individual, a community and society have definite roles in the value chain.

#### **Conclusion**

To help achieve the Sustainable Development Goal (SDG) on water availability and sanitation for all by 2030 (SDG 6) it says: "to ensure safe drinking water and sanitation for all, focusing on the sustainable management of water resources, wastewater and ecosystems....".

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# INDIAN EXPRESS EXPLAINED

## 1) What revoking Russia's 'most favoured nation' status means?

### What's in the news?

- The United States, the European Union, Britain, Canada and Japan were due to move jointly to revoke Russia's "most favoured nation" (MFN) status over its invasion of Ukraine.

### What is 'most favoured nation' status?

- The **World Trade Organization's 164 members commit to treating other members equally** so they can all benefit from each other's lowest tariffs, highest import quotas and fewest trade barriers for goods and services. This **principle of non-discrimination is known as most favoured nation (MFN) treatment**.
- There are **some exceptions**, such as when members strike **bilateral trade agreements or when members offer developing countries special access to their markets**.
- For **countries outside the WTO**, such as Iran, North Korea, Syria or Russian ally Belarus, **WTO members can impose whatever trade measures they wish without flouting global trading rules**.

### Removal of MFN status

- There is **no formal procedure for suspending MFN treatment** and it is not clear whether members are obliged to inform the WTO if they do so. **India suspended Pakistan's MFN status** in 2019 after a suicide attack by a Pakistan-based Islamist group killed 40 police. Pakistan never applied MFN status to India.

### What does losing MFN status mean?

- Revoking Russia's MFN status sends a strong signal that the United States and its Western allies do not consider Russia a economic partner in any way, but it does not in itself change conditions for trade.
- It does formally allow the Western allies to increase import tariffs or impose quotas on Russian goods, or even ban them, and to restrict services

out of the country. They could also overlook Russian intellectual property rights.

- The MFN move comes on top of unprecedented sanctions, export controls and banking restrictions aimed at pressuring Russian President Vladimir Putin to end the largest conflict in Europe since World War Two.

## 2) What is manual scavenging, and why is it still prevalent in India?

### Why in News?

- Recently, three labourers in Mumbai, allegedly hired for manual scavenging, died after inhaling toxic fumes in a septic tank.
- Even though manual scavenging is banned in India, the practice is still prevalent in many parts of the country.

### What is manual scavenging?

- Manual scavenging is the practice of removing human excreta by hand from sewers or septic tanks.
- India banned the practice under the **Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013 (PEMSR)**.
- The Act bans the use of any individual for manually cleaning, carrying, disposing of or otherwise handling in any manner, human excreta till its disposal.
- In 2013, the definition of manual scavengers was also broadened to include people employed to clean septic tanks, ditches, or railway tracks.
- The Act recognizes manual scavenging as a "dehumanizing practice," and cites a need to "correct the historical injustice and indignity suffered by the manual scavengers."

### Why is manual scavenging still prevalent in India?

- The **lack of enforcement of the Act and exploitation of unskilled**

**labourers** are the reasons why the practice is still prevalent in India.

- The Mumbai civic body charges anywhere between Rs 20,000 and Rs 30,000 to clean septic tanks. The unskilled labourers, meanwhile, are much cheaper to hire and contractors

illegally employ them at a daily wage of Rs 300-500.

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# SANSAD TV

## 1) Parliament and Opposition

### Context

- The election result of the five states and its impact on parliamentary democracy.

### Role of opposition

- There cannot be effective democracy without opposition parties in the parliament.
- The **multiparty system in India** is gaining prominence which can be seen from these results.
- The **role of standing committees** is going to be very important in the present condition as there are many parties getting represented in the parliament.
- Apart from a strong opposition, the **media, judiciary and legislature** are also very important for the maintenance of a democratic system in the country.
- The executive in a parliamentary democracy includes **political executive and permanent executive**.
- The former consists of the Prime Minister (Chief Minister at the state level) and the council of ministers and the latter is simply bureaucracy.
- The role of the voters is not only to elect the government, but also the opposition. However, in most parliamentary democracies including India, the focus is on electing the government and the latter responsibility is completely ignored. This has had both political as well as administrative implications.

### Role of Opposition

- Politically, this has led to a **shift towards majoritarianism and administratively ineffective governance has remained unaccountable**.
- The numerical strength allows the executive to **pass laws without detailed scrutiny** and in recent years there has been a regular recourse to use of the ordinances, a sign of

compromised legislative accountability.

- Absolute majority also renders **internal criticism or accountability toothless**. The argument that within the legislature every member is an independent voice is pure idealism.
- Modern elections, fought under charismatic leadership, render elected members of the legislature powerless when their party is in absolute majority.
- Administration is able to challenge pressures on the impartiality and neutrality on the back of the opposition in the legislature. The strength of its resistance depends upon the composition of the legislature and the strength of the opposition.

### Conclusion

- Democracy is the heart and soul of the constitution as mentioned in the Preamble. This principle must be followed to live the dream of the founding fathers of the constitution.

## 2) NO WILD NO LIFE

### Background

- Humans rely on wildlife and biodiversity-based resources to meet all our needs from food to fuel, medicines, housing, and clothing.
- Millions of people are also dependent on nature as the source of their livelihoods and economic opportunities.

### IUCN DATA

- According to data from the **International Union for Conservation of Nature (IUCN) Red List of Threatened Species**, over 8,400 species of wild fauna and flora are critically endangered, while close to 30,000 more are understood to be endangered or vulnerable.
- Over a million species are threatened with extinction.

- India has a network of **733 Protected Areas** including 103 National Parks, 537 Wildlife Sanctuaries, 67 Conservation Reserves and 26 Community Reserves covering approximately **4.89 percent of the country's geographical area.**

#### **Wildlife and Habitat**

- India has about **70% of the world's tigers due to the success of project tiger.**
- The destiny of an animal outside a protected area is uncertain.
- There are still a plethora of threats that need to be tackled.
- It is important that Wildlife habitat must be protected for the survival of wildlife.

#### **Keysteps to be taken**

- It is still possible to reverse the activities of human beings and bring back the environment to normal levels.
- **Zero tolerance for conversion of conservation lands and habitats.**
- **Innovative methods** needed for the coexistence of wildlife and human beings.
- **Better planning and resource allocation** for the development of forests.
- Generation of electricity must not take up space from the pristine area of

forests rather it can be in the form of **rooftop panels.**

#### **Steps taken by the government**

1. Financial assistance to states and union territories
2. Centrally sponsored schemes like Project tiger
3. National Mission for Green India
4. National afforestation program
5. Joint forest management committee at Village level
6. Compensatory Afforestation Fund and Planning Authority
7. Nagar van yojana
8. Forest fire prevention and mitigation scheme
9. Eco Sensitive zones in National parks and wildlife sanctuaries
10. Adoption of National Wildlife action plan (2017-2031).

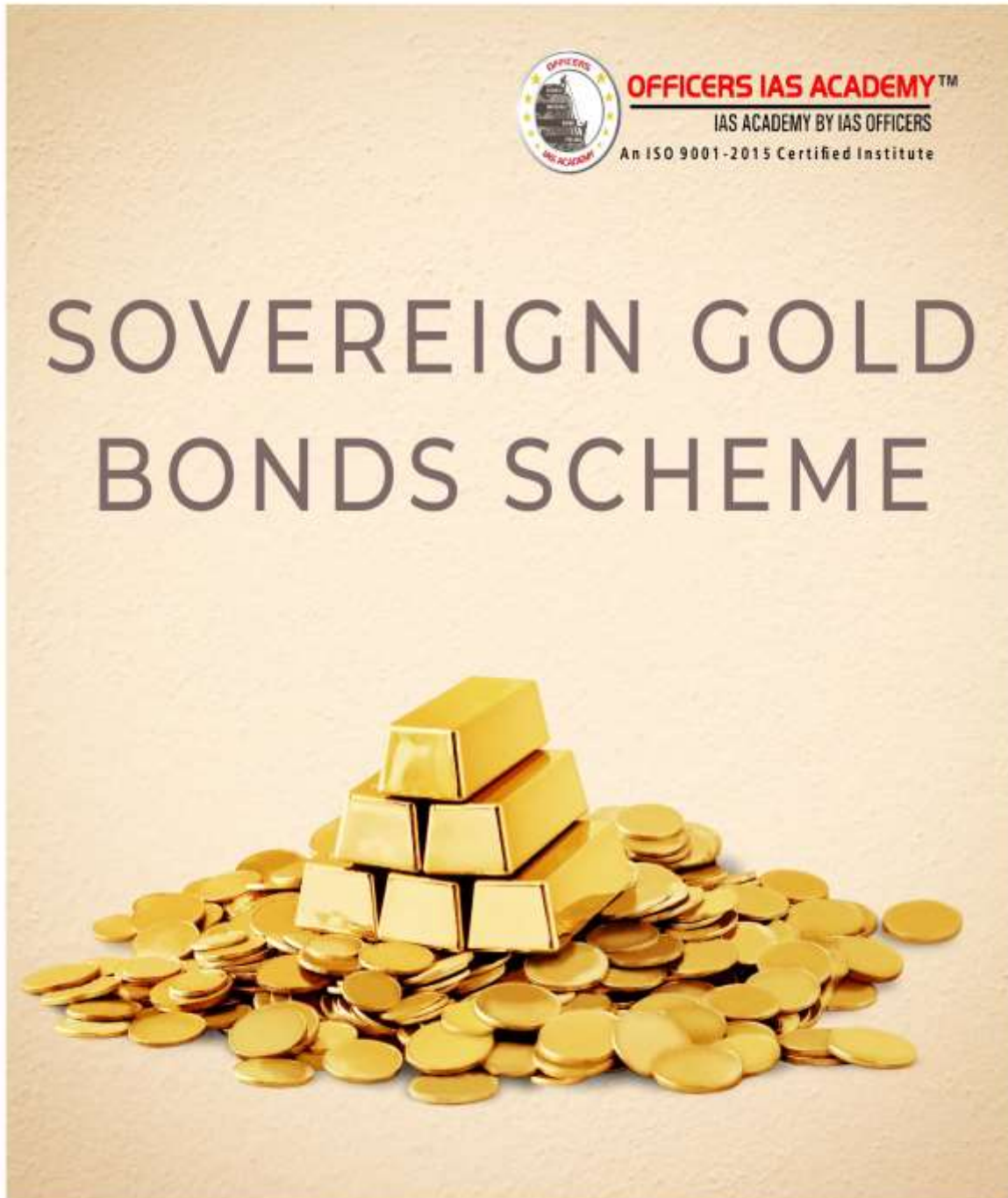
#### **Conclusion**

- Nature is at the core of everything. They must be protected for the sustainable development of World.

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## ***INFOGRAPHIC OF THE WEEK***

### **1) SOVEREIGN GOLD BONDS SCHEME**



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# ABOUT THE SCHEME

**Sovereign Gold Bonds (SGBs)** are bonds that are issued by the RBI on behalf of the Government on payment of rupees but denominated in grams of gold.





The value of these bonds is tied to the value of gold. On redemption, the investor gets interest income and the prevailing price of gold.



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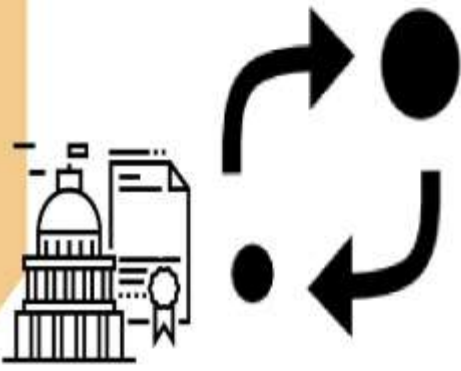
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## Sovereign Bond Gold Bond

These bonds are thus different from usual Government securities (G-secs) as the redemption value at the time of maturity is not a fixed sum, but linked to the price of an underlying commodity called gold.





**It seeks to encourage people to buy gold bonds instead of actual gold.**

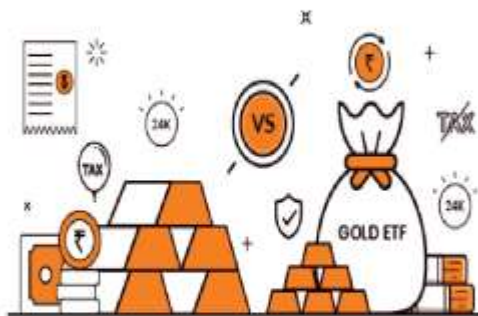


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The Bonds will be sold through Scheduled Commercial banks (except Small Finance Banks and Payment Banks), Stock Holding Corporation of India Limited (SHCIL), designated post offices, and recognized stock exchanges viz., National Stock Exchange of India Limited and Bombay Stock Exchange Limited.



The Bonds are denominated in **units of one gram of gold and multiples thereof.**

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**Minimum investment in the Bond shall be one gram with a maximum limit of subscription of 4 kg for individuals, 4 kg for Hindu Undivided Family (HUF), and 20 kg for trusts and similar entities notified by the government from time to time per fiscal year.**



**4** 



**20** 



**The Bonds will be repayable on the expiration of eight years from the date of issue.**

**8**



**Premature redemption** of the Bond is allowed from the **fifth year** of the date of issue on the interest payment dates.



The investment in the Bonds will be eligible for **Statutory Liquidity Ratio (SLR)** compliance by banks.

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These bonds can also be used as **collateral** for loans.



# 1961



The interest on Gold Bonds shall be **taxable as per the provision of Income Tax Act, 1961**. The **capital gains tax** arising on redemption of SGB to an individual has been **exempted**.

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## Advantages and disadvantages

To the Investor



The advantages to the investor in investing in SGB instead of gold are the following:

**Interest earnings** on an otherwise dead asset;



Ease of storage and handling gold, while preserving its advantage of earnings in terms of appreciation of its prices in future;

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An **alternate instrument**  
for investment;



The only possible disadvantage to the investor is that, while in the event of appreciation of the price of gold, the investor gains, however, in the event of a **fall in gold prices, the loss too will be borne by the investor.**



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## To the Economy

The advantages to the Government and the economy are the following:

**Reduction in the cost of Government's borrowings** the current borrowing cost from the domestic market is around 7-8 per cent. Thus, an interest payment below this level is a yearly saving for the



Government on account of its borrowing cost. This difference can be used by the Government to cover the appreciation of gold prices payable to the investors at the time of redemption.

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A decrease in the price of gold will be again for the Government.

It will **reduce the demand for physical gold** to some extent and thus help in **reducing the annual demand for import of gold.**



The possible disadvantage to the Government will be in the event of a **substantial increase in gold prices.**



The possible disadvantage to the Government will be in the event of a **substantial increase in gold prices.**



For this, the scheme proposes the creation of a **Gold Reserve Fund** which will absorb the price fluctuations and the fund will be continuously monitored for sustainability. Further, the issuance of the SGBs will be in tranches to enable the Government to maintain its issuance within its yearly borrowing limits.

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## Why in the news?

Government of India has announced that Sovereign Gold Bonds 2021-22 will be opened for subscription during the period February 28- March 04, 2022.

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