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**GS 2 : Polity, Governance, International Relations****1. Severe Acute Malnutrition in India****Why in News**

According to the **Women and Child Development Ministry**, **more than 9.2 lakh children** (from six months to six years) in India were '**severely acute malnourished**' till **November, 2020**.

- It underscores concerns that the **Covid-19 pandemic** could exacerbate the health and nutrition crisis among the poorest of the poor.

**Key Points**

- **About Severe Acute Malnutrition (SAM) :**
  - **WHO's Definition:** The **World Health Organisation (WHO)** defines '**severe acute malnutrition**' (SAM) by very **low weight-for-height** or a **mid-upper arm circumference less than 115 mm**, or by the presence of **nutritional oedema**.
    - Children suffering from SAM are **nine times more likely to die** in case of diseases due to their weakened immune system.
    - **Nutritional oedema: Abnormal fluid retention in the tissues** (oedema) resulting especially from lack of protein in states of starvation or malnutrition.
      - Oedema can, however, occur in starvation even if the blood levels of albumin are not lowered.
- **Related Findings:**
  - **Number of SAM Children (National scenario):** An estimated 9,27,606 '**severely acute malnourished**' children from six months to six years were identified across the country till November 2020.
  - **States with SAM Children:**
    - The **most in Uttar Pradesh (3,98,359 )** followed by Bihar (2,79,427).
    - Uttar Pradesh and Bihar are **also home to the highest number of children** in the country.
    - **Maharashtra (70,665) > Gujarat (45,749) > Chhattisgarh (37,249) > Odisha (15,595) > Tamil Nadu (12,489) > Jharkhand (12,059) >**

Andhra Pradesh (11,201) > Telangana (9,045) > Assam (7,218) > Karnataka (6,899) > Kerala (6,188) > Rajasthan (5,732).

- **States with No Severely Malnourished Children:** Ladakh, Lakshadweep, Nagaland, Manipur and Madhya Pradesh reported no severely malnourished children.
- **National Family Health Survey Findings:**
  - The **National Family Health Survey-4 (NFHS-4)**, 2015-16 suggests that prevalence of severe acute malnutrition among children was at 7.4%.
  - **NFHS-5** suggests that **malnutrition** increased among children in 2019-20 from 2015-16 in 22 states and UTs.
    - **Stunted:** Around 13 states and UTs out of the 22 surveyed **recorded a rise in percentage of children under five years** who are stunted in comparison to 2015-16.
      - **Stunting** is when a child has a low height for their age, usually due to malnutrition, repeated infections, and/or poor social stimulation
    - **Wasted:** 12 states and UTs recorded **a rise in the percentage** of children under five years who are wasted.
      - **Wasting** is low weight for their height among children, reflecting acute undernutrition. It is a strong predictor of mortality among children under five years of age.
    - **Severely wasted and underweight:** 16 states and UTs **recorded a rise** in the percentage of children under five years who are severely wasted and underweight in 2019-20.
- **Impact of Covid-19:**
  - Covid-19 is pushing millions into poverty, reducing incomes of many more and disproportionately affecting the economically disadvantaged, who are also most vulnerable to malnutrition and food insecurities.
  - The pandemic-prompted lockdowns disrupted essential services, such as supplementary feeding under **Anganwadi centres, mid-day meals, immunisation, and micro-nutrient supplementation** which exacerbated malnutrition.

### Steps Taken by Government

- **POSHAN Abhiyaan:** The government of India has launched the **National Nutrition Mission (NNM)** or **POSHAN Abhiyaan** to ensure a “**Malnutrition Free India**” by 2022.
- **Anemia Mukh Bharat Abhiyan:** Launched in 2018, the mission aims at accelerating the annual rate of **decline of anaemia from one to three percentage points**.

- **Mid-day Meal (MDM) scheme:** It aims to **improve nutritional levels among school children** which also has a direct and positive impact on enrolment, retention and attendance in schools.
- **The National Food Security Act (NFSA), 2013:** It aims to ensure food and nutrition security for the most vulnerables through its associated schemes and programmes, making access to food a legal right.
- **Pradhan Mantri Matru Vandana Yojana (PMMVY):** Rs.6,000 is transferred directly to the bank accounts of pregnant women for availing better facilities for their delivery.
- **Integrated Child Development Services (ICDS) Scheme:** It was launched in 1975 and the scheme aims at providing food, preschool education, primary healthcare, immunization, health check-up and referral services to children under 6 years of age and their mothers.

**Note:** The **Sustainable Development Goal (SDG 2: Zero hunger)** aims to end all forms of hunger and malnutrition by 2030, making sure all people – especially children – have access to sufficient and nutritious food all year round.

### Way Forward

- **Home Based and Facility Based Care:** Covid-19 could further exacerbate the situation with **shrinking food diversity** and **low intake combined** with episodes of missing food at times. The solutions have to be both **home-based care** and **facility-based care**.
- **Build Linkages:** The severe Acute Malnutrition has a direct connection with food availability, utilisation and awareness, the immediate task is to appropriately **build linkages with the government systems** to ensure families receive not just ration/food, but required education and support.
- **Strengthen Nutrition Rehabilitation Centres (NRCs):** The need to strengthen Nutrition Rehabilitation Centres (NRCs) which are meant to treat SAM cases.
  - There are studies that suggest that NRCs have not been very effective.
  - In many cases, it has been seen that SAM cases have been discharged early because either the centre could not continue to keep the same case for a continued period, or the caregivers could not stay for a longer duration at the facility, or there was simply not enough supervision by the higher ups.
- **Designing Customised Menus:** There is the need for designing customised menus in consultation with experts for SAM cases and formulating guidelines.
- **Segregation of SAM Cases:** For administrative and operational convenience, as well as for better accountability, SAM cases could be segregated into smaller units.

- The **responsibility to manage/coordinate and monitor smaller units** could be handed over to independent entities such as medical colleges, local NGOs, women's collectives – under the overall guidance of the District/Block health staff.
- **Role of Anganwadi Centres:** The identification of SAM children was done by over 10 lakh Anganwadi centres from across the country.
  - The anganwadis have to **become much more functional** and if the possibility of children reaching anganwadis is going to become hard because of lockdowns, then the anganwadis need to reach the children.

## 2. Menace of Manual Scavenging

### Why in News

Recently, the centre has claimed that no deaths due to manual scavenging have been reported in the past five years.

- However, according to the **National Convener of the Safai Karmachari Andolan**, 472 manual scavenging deaths across the country were recorded between 2016 and 2020, and 26 so far in 2021.
  - Safai Karmachari Andolan is a **movement for elimination of manual scavenging**.
- **Article 21 of the Constitution** guarantees 'Right to Life' and that also with **dignity**. This right is available to **both citizens and non-citizens**.

### Key Points

- **Manual Scavenging:**
  - Manual scavenging is defined as “the removal of human excrement from public streets and dry latrines, cleaning septic tanks, gutters and sewers”.
- **Reasons for the Prevalence:**
  - **Indifferent Attitude:** A number of independent surveys have talked about the continued reluctance on the part of state governments to admit that the practice prevails under their watch.
  - **Issues due to Outsourcing:** Many times local bodies outsource sewer cleaning tasks to private contractors. However, many of them fly-by-night operators, do not maintain proper rolls of sanitation workers.
    - In case after case of workers being asphyxiated to death, these contractors have denied any association with the deceased.
  - **Social Issue:** The practice is **driven by caste, class and income divides**.
    - It is linked to India's caste system where so-called lower castes are expected to perform this job.

- In 1993, India **banned the employment of people as manual scavengers** (The Employment of Manual Scavengers and Construction of Dry Latrines (Prohibition) Act, 1993), however, the stigma and discrimination associated with it still linger on.
    - This makes it difficult for liberated manual scavengers to secure alternative livelihoods.
- **Steps Taken:**
  - **The Prohibition of Employment as Manual Scavengers and their Rehabilitation (Amendment) Bill, 2020:**
    - It proposes to completely mechanise sewer cleaning, introduce ways for 'on-site' protection and provide compensation to manual scavengers in case of sewer deaths.
    - It will be an amendment to **The Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013.**
    - It is **still awaiting cabinet approval.**
  - **The Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013:**
    - Superseding the 1993 Act, the 2013 Act goes beyond prohibitions on dry latrines, and outlaws all manual excrement cleaning of insanitary latrines, open drains, or pits.
  - **Prevention of Atrocities Act:**
    - In 1989, the **Prevention of Atrocities Act** became an integrated guard for sanitation workers; more than **90% people employed as manual scavengers belonged to the Scheduled Caste.** This became an important landmark to free manual scavengers from designated traditional occupations.
  - **Safaimitra Suraksha Challenge:**
    - It was launched by the **Ministry of Housing and Urban Affairs on World Toilet Day (19<sup>th</sup> November)** in 2020.
    - The Government launched this "challenge" for **all states to make sewer-cleaning mechanised by April 2021** – if any human needs to enter a sewer line in case of unavoidable emergency, proper gear and oxygen tanks, etc., are to be provided.
  - **'Swachhta Abhiyan App':**
    - It has been developed to **identify and geotag the data of insanitary latrines and manual scavengers** so that the insanitary latrines can be replaced with sanitary latrines and rehabilitate all the manual scavengers to provide dignity of life to them.
  - **SC Judgement:** In 2014, a **Supreme Court** order made it **mandatory** for the government to **identify all those who died in sewage work** since 1993 and provide **Rs. 10 lakh each** as compensation to their families.



## Way Forward

- **Proper Identification:** States need to accurately enumerate the workers engaged in cleaning toxic sludge.
- **Empowering Local Administration:** With **Swachh Bharat Mission** identified as a top priority area by the **15<sup>th</sup> Finance Commission** and funds available for smart cities and urban development providing for a strong case to address the problem of manual scavenging.
- **Social Sensitisation:** To address the social sanction behind manual scavenging, it is required first to acknowledge and then understand how and why manual scavenging continues to be embedded in the caste system.
- **Need For a Stringent Law:** If a law creates a statutory obligation to provide sanitation services on the part of state agencies, it will create a situation in which the rights of these workers will not hang in the air.

## 3.Operation Blue Freedom: Team CLAW

### Why in News

Recently, the Government of India has accorded sanction to **Team CLAW** to lead a team of people with disabilities to scale **Siachen Glacier** and create a **new world record for the largest team of people with disabilities**.

- This is the land world record expedition part of '**Operation Blue Freedom Triple World Records**' being undertaken.
- Triple Elemental World Records is a series of world records being attempted by the team in 2021 of collectives of people with disabilities achieving great feats on land, in air and underwater.

### Siachen Glacier

- The Siachen Glacier is located in the **Eastern Karakoram range** in the Himalayas, just northeast of Point NJ9842 where the Line of Control between India and Pakistan ends.
- It is the **Second-Longest glacier** in the World's Non-Polar areas.
  - **Fedchenko Glacier, located in Yazgulem Range, Tajikistan** is the **Longest glacier** in the World's Non-Polar areas.
- The Siachen Glacier lies immediately south of the great drainage divide that separates the Eurasian Plate from the Indian subcontinent in the extensively glaciated portion of the Karakoram sometimes called the "**Third Pole**".
- The Siachen Glacier is part of Ladakh which has now been **converted into a Union Territory**.
- The Siachen Glacier is the world's highest battlefield.

- The entire Siachen Glacier has been under the administration of India since 1984 (**Operation Meghdoot**).

## Key Points

- **About the Expedition:**
  - Initially, a team of **20 people with disabilities** would be selected to undergo training, after which the final expedition team shall be selected.
    - Final expedition team (including a minimum of 6 people with disabilities), who will trek from the **Siachen Base Camp to Kumar Post**.
    - Kumar post is located at an altitude of about **15,632 feet**.
- **Team CLAW and Operation Blue Freedom:**
  - **Team CLAW: Team CLAW (Conquer Land Air Water)** is a team of ex-Indian Special Forces commandos.
    - Generally, all are either from **Indian Army Para Commandos** or the Naval **Marine Commandos, also known as the MARCOS**.
    - These veterans have **multiple specialisations** - not just in combat but also in other elite skills such as **skydiving, scuba diving, mountaineering, emergency medical response** and all-terrain survival amongst others.
    - The initiative was **taken by Major Vivek Jacob**, a Para (Special Forces) officer.
  - **Operation Blue Freedom:** Operation Blue Freedom is a **social impact venture** aimed at **rehabilitating people with disabilities through adaptive adventure sports**.
    - It aims to **shatter the common perception of pity, charity and inability associated with people with disabilities** and recreate it to **one of dignity, freedom and ability**.
    - Further, their focus is to **'design and implement sustainable large-scale employment solutions'** for people with disabilities, especially in the **'Environment conservation and Sustainability' space**.
    - It was **launched in 2019 by Team CLAW**.
  - **CLAW Global:** Team CLAW is in the process of **setting up centres across the globe where-in Special Forces Veterans and People with Disabilities** are merging in action for creating a better life experience, for not only persons with disability but the non-disabled as well.
- **The Disability Problem:**
  - Disabilities is an **umbrella term**, covering **impairments, activity limitations, and participation restrictions**.
    - An impairment is a problem in body function or structure;



- An activity limitation is a difficulty encountered by an individual in executing a task or action;
- A participation restriction is a problem experienced by an individual in involvement in life situations.
- As per **Census 2011**, in India, out of the total population of 121 crore, **about 2.68 crore persons are 'Disabled'** (2.21% of the total population).
  - Out of 2.68 crore, 1.5 crore are males and 1.18 crore are females.
  - Majority (69%) of the disabled population resided in rural areas.
- Globally there are 1 billion people with disabilities, which is 15% of the global population.
- They face a lack of **holistic rehabilitation, inadequate skilling, lack of seamless mobility and lack of suitable employment**.
- These factors combined together largely confined persons with disabilities to their homes, leading to inaccurate awareness on their issues and wrong perceptions about their abilities.
- Thus, their **productive potential is largely untapped** leading to global exclusion from mainstream life.

#### Programmes/Initiatives for Disabled in India

- **Accessible India Campaign : Creation of Accessible Environment for PwDs**
- **DeenDayal Disabled Rehabilitation Scheme**
- **Assistance to Disabled Persons for Purchase/fitting of Aids and Appliances (ADIP)**
- **National Fellowship for Students with Disabilities (RGMF)**
- **Right of Persons with Disabilities Act 2016**

#### 4. Visualizing the Himalaya with other coordinates

A conceptual audit of questions related to geopolitics and security concerns while talking or thinking about the Himalaya is perhaps long overdue.

#### About the Himalayas

- The Himalayas are a mountain range in South and East Asia separating the plains of the Indian subcontinent from the Tibetan Plateau.
- The range has many of Earth's highest peaks, including the highest, Mount Everest, at the border between Nepal and China.
- Lifted by the subduction of the Indian tectonic plate under the Eurasian Plate, the Himalayan Mountain range runs west-northwest to east-southeast in an arc 2,400 km.

- It consists of parallel mountain ranges: the Sivalik Hills on the south; the Lower Himalayan Range; the Great Himalayas, which is the highest and central range; and the Tibetan Himalayas on the north.
- The Karakoram are generally considered separate from the Himalayas.

### **Identity of Himalayas: Only as a frontier**

- We have been examining the Himalaya mainly through the coordinates of geopolitics and security while relegating others as either irrelevant or incompatible.
- In a certain sense, our intellectual concerns over the Himalaya have been largely shaped by the assumption of fear, suspicion, rivalry, invasion, encroachment and pugnacity.
- If during colonial times it was Russophobia, then now it is Sinophobia or Pakistan phobia that in fact determines our concerns over the Himalayas.
- Ironically it is the Delhi-Beijing-Islamabad triad, and not the mountain per se, that defines our concerns about the Himalayas.

### **A national Himalaya**

- Border issues has given birth to the political compulsion of territorializing the Himalaya on a par with the imperatives of nationalism.
- Thus the attempt to create a national Himalaya by each of the five nations (Nepal, Bhutan, India, Pakistan, and Tibet/China) fall within this transnational landmass called the Himalaya.

### **India and the Himalayas**

- India's understanding of the Himalayas is informed by a certain kind of realism, as it continues to remain as space largely defined in terms of sovereign territoriality.
- It may be perceived that such an alternative conceptualization of Himalayas is not only possible but also necessary.

### **Various initiatives**

- **National Mission on Himalayan Studies:** It is a classic case in point that provides funds for research and technological innovations, but creating policies only for the Indian Himalayan Region (IHR).

### **A historical logjam of territorialization**

- The Himalayas territorialization bears a colonial legacy which also sets up its post-colonial destiny as played out within the dynamics of nation-states.

- The arbitration of relationships between and among the five nation-states falling within the Himalayan landmass has failed to transcend.
- The lines of peoplehood and the national border never coincided; thus, it was bound to give birth to tensions while working out projects predicated upon national sovereignty.
- Given this historical logjam, what we can only expect is the escalation of territorial disputes as the immediate fallout.

### **Borders and their differences**

- It needs to be recognized that political borders and cultural borders are not the same things.
- Political borders are to be considered as space-making strategies of modern nation-states that do not necessarily coincide with cultural borders.
- It needs to be realized that the domain of non-traditional security (cases of ecological devastation, climate change) is equally important.

### **Conclusion**

- The Himalaya is a naturally evolved phenomenon should be understood through frameworks that have grown from within the Himalaya.
- Viewing the Himalayas as a space of political power is a violent choice, which actually enriched ultra-sensitivity towards territorial claims and border management.

## **GS 3 : Economy, Science and Technology, Environment**

### **5. Ozone levels exceeding permitted levels: study**

#### **Context:**

- A Centre for Science and Environment **study on ozone levels in Delhi-NCR.**

#### **Ozone:**

- While stratospheric ozone protects living things from ultraviolet radiation from the sun, **ground-level ozone is considered a pollutant** given the adverse health problems it gives rise to.

#### **Ozone formation:**

- Ozone is a **secondary pollutant**. Tropospheric, or ground-level ozone, is not emitted directly into the air, but is created by **chemical reactions between oxides of nitrogen (NO<sub>x</sub>) and volatile organic compounds (VOC) in the presence of sunlight (photochemical reaction)**.
  - Emissions from cars, power plants, refineries, chemical plants, and other sources are the major sources of NO<sub>x</sub> and VOC.
- Ozone is most **likely to reach unhealthy levels on hot sunny days** in urban environments.

### Harmful effects:

- Ozone is a **highly reactive gas** and when inhaled it **can damage the lungs**. Relatively low amounts of ozone can cause chest pain, coughing, shortness of breath and, throat irritation. It may also **worsen chronic respiratory diseases** such as asthma as well as compromise the ability of the body to fight respiratory infections.
- Elevated exposure to ozone can **affect sensitive vegetation and ecosystems**. In particular, ozone can harm sensitive vegetation during the growing season.

### Details:

- Contrary to the notion that ozone is predominantly a summer phenomenon, **the study found ozone levels exceeding the permitted levels even during winter** in Delhi-NCR.
- The study notes that despite the lockdown, more days and locations witnessed a higher and longer duration of ozone spells.

### Concerns:

- Ozone is becoming more widespread in Delhi and NCR across all seasons.
- The presence of Ozone in large quantities in the winter season is all the more concerning because it makes the **smog in winter seasons more toxic**.

### Recommendations:

- There needs to be a refinement of clean air action plan to **add strategies for ozone mitigation**, with strong action on vehicles, industry and waste burning which constitute the major sources of NO<sub>x</sub> and VOC.
- Some of the strategies could involve the following:
  - Vapour recovery nozzles at the petrol pumps to reduce refuelling emissions
  - Cleaner burning fuels reformulated to reduce VOC, NO<sub>x</sub> and other pollutants

- Strict NO<sub>x</sub> emission limits for power plants and industrial combustion sources
- Enhanced vehicle inspection programs and
- Strict limitations on solvent usage in factories.

## 6. EOS-03

- EOS -03 is a **Geo imaging satellite** for earth observation which will be launched by ISRO.
- It is scheduled for launch in the third quarter of 2021.
- EOS-03 would also enable **monitoring of water bodies, crops, vegetation condition, forest cover changes**.
- It would **enable near real-time monitoring of natural disasters** like floods and cyclone.
- It is capable of **imaging the whole country four-five times daily**.

### Why in news?

- Geo-imaging satellite for earth observation EOS-03 is scheduled for launch in the third quarter of 2021.

## 7. Bill to Amend General Insurance Law

**In news** The General Insurance Business (Nationalisation) Amendment Bill 2021 was introduced in Lok Sabha

### What are the Key amendments of the Bill?

- The Bill will amend the General Insurance Business (Nationalisation) Act, 1972.
- The Bill proposes three amendments.
- The first aims to omit the provision (Section 10B) which requires that the Central government should hold not less than 51% of the equity capital in a specified insurer.
- The second amendment is to insert a new Section 24B which will provide for ending the application of the Act to such a specified insurer on which the Centre ceases to have control.
- And, the third amendment is also to insert a new Section 31A, making a director (not a whole-time director), liable only for acts of omission or Commission.
- Although the Bill allows the government to bring down its shareholding below 51%, it was clarified that this is not a Bill for privatisation.

### Do you know?

- As on date, there are four public sector general insurance companies – National Insurance Company Limited, New India Assurance Company Limited, Oriental Insurance Company Limited, and United India Insurance Company Limited.
- It is not yet decided in which one of the companies the government will lower its shareholding.

## 8. Patchwork progress

### Context:

The Union Cabinet has **cleared changes to the deposit insurance laws.**

### What is deposit insurance?

- In India, in the event a bank fails, a depositor has a claim to a maximum of Rs 5 lakh per account as insurance cover.
- The cover of Rs 5 lakh per depositor is provided by the Deposit Insurance and Credit Guarantee Corporation (DICGC), which is a **fully owned subsidiary of the Reserve Bank of India.**
- If a customer's deposit amount crosses Rs 5 lakh in a single bank, only up to Rs 5 lakh, including the principal and interest, will be paid by the DICGC if the bank turns bankrupt.
- Depositors having more than Rs 5 lakh in their account have no legal recourse to recover funds in case a bank collapses.
- While the **depositors enjoy the highest safety on their funds parked with banks**, unlike the equity and bond investors in the banks, however, an element of risk exists in case a bank collapses.

### Who pays for this insurance?

- Deposits in public and private sector banks, local area banks, small finance banks, regional rural banks, cooperative banks, Indian branches of foreign banks and payments banks are all insured by the DICGC.
- The **premium for this insurance is paid by banks to the DICGC**, and not passed on to depositors.
- Banks currently pay a minimum of 10 paise on every Rs 100 worth of deposits to the DICGC as a premium for the insurance cover, which is now being raised to a minimum of 12 paise.
- In 2020, the **government raised the insurance amount to Rs 5 lakh from Rs 1 lakh.**
  - Prior to that, the DICGC had revised the deposit insurance cover to Rs 1 lakh on May 1, 1993 – raising it from Rs 30,000, which had been the cover from 1980 onward.



## Need for changes in the deposit insurance laws:

- In the last two years, Yes Bank, Lakshmi Vilas Bank and the PMC Bank, have faced such a bar on depositors seeking to withdraw.
- Recent troubles for depositors in getting immediate access to their funds in such banks has put the **spotlight on the subject of deposit insurance**.

## Details:

- The government hopes to bring about changes to the **1961 Deposit Insurance and Credit Guarantee Corporation law** to provide funds **up to Rs 5 lakh** to an account holder within 90 days in the event of a bank coming under the moratorium imposed by the RBI.
- Earlier, **account holders had to wait for years till the liquidation or restructuring of a distressed lender to get their deposits that are insured against default**.
- The Centre plans to introduce the **Deposit Insurance & Credit Guarantee Corporation (Amendment) Bill 2021** in the ongoing Monsoon session of Parliament.

## How will it benefit the savers?

- Depositors normally end up waiting for 8-10 years before they are able to access their deposits in a distressed bank only after its complete liquidation.
- From savers' perspective, the most significant modification would be the **90-day deadline for the Corporation (DICGC) to remit the insured deposits of customers** in troubled banks.
- As per the plan, once the RBI imposes curbs on a bank, by the 91st-day account holders will get their outstanding balance back with a cap of ₹5 lakh.
- It will help especially **small depositors meet urgent financial exigencies**.
- This will cover banks already under moratorium and those that could come under moratorium. However, it would not apply retrospectively.
- Besides, as per RBI data, ₹76.21 lakh crore or almost 51% of deposits are now insured, but 98.3% of all accounts have balances of ₹5 lakh or less so they are fully insured.

## Way Forward:

- This can be a source of renewed comfort for people in the banking system, grappling with bad loans.
- It is **important for financial stability** that people feel it is safer to park their money in a bank.

- But for people with limited financial literacy and access to retirement savings instruments, with lifetime earnings (**over ₹5 lakh**) parked in a co-operative bank, this would still be a less favourable outcome.
- Similar to the latest amendments that have an enabling provision to **raise the premium paid by banks** to the DICGC in future, there should be amendments to **raise the insured deposit limit taking into account inflation and per capita income trends**.



## THE INDIAN EXPRESS

### GS 2 : Polity, Governance, International Relations

#### 1. Explained: Creamy Layer in OBCs

A proposal to revise the criteria for defining the “creamy layer” among OBCs has been pending for years, and MPs have raised the issue during the ongoing Monsoon Session of Parliament.

#### What is the Creamy Layer?

- Creamy Layer is a concept that sets a threshold within which OBC reservation benefits are applicable.
- While there is a 27% quota for OBCs in government jobs and higher educational institutions, those falling within the “creamy layer” cannot get the benefits of this quota.

#### Basis of Creamy Layer

- It is based on the recommendation of the Second Backward Classes Commission (Mandal Commission).
- The government in 1990 had notified 27% reservation for Socially and Educationally Backward Classes (SEBCs) in vacancies in civil posts and services that are to be filled on direct recruitment.
- After this was challenged, the Supreme Court in the Indira Sawhney case (1992) upheld 27% reservation for OBCs, subject to exclusion of the creamy layer.

#### How is it determined?

- Following the order in Indra Sawhney, an expert committee headed by Justice (retired) R N Prasad was constituted for fixing the criteria for determining the creamy layer.<sup>4</sup>
- In 1993, the Department of Personnel and Training (DoPT) listed out various categories of people of certain rank/status/income whose children cannot avail the benefit of OBC reservation.

1. For those not in government, the current threshold is an income of Rs 8 lakh per year.

2. For children of government employees, the threshold is based on their parents' rank and not income.
3. For instance, an individual is considered to fall within the creamy layer if either of his or her parents is in a constitutional post; if either parent has been directly recruited in Group-A; or if both parents are in Group-B services.
4. If the parents enter Group-A through promotion before the age of 40, their children will be in the creamy layer.
5. Children of a Colonel or higher-ranked officer in the Army, and children of officers of similar ranks in the Navy and Air Force, too, come under the creamy layer.
6. **Income from salaries or agricultural land is not clubbed while determining the creamy layer (2004).**

### **What is happening now?**

- MPs have raised questions about the pending proposal for revising the criteria.
- They have asked whether the provision of a creamy layer for government services only for OBC candidates is rational and justified.

### **Has it ever been revised?**

- Other than the income limit, the current definition of the creamy layer remains the same as the DoPT had spelled out in 1993 and 2004.
- The income limit has been revised over the years.
- No other orders for the definition of the creamy layer have been issued.
- While the DoPT had stipulated that it would be revised every three years, the first revision since 1993 (Rs 1 lakh per year) happened only in 2004 (Rs 2.50 lakh), 2008 (Rs 4.50 lakh), 2013 (Rs 6 lakh), and 2017 (Rs 8 lakh).
- It is now more than three years since the last revision.

### **What does the government propose to do about the revision?**

- A draft Cabinet note has stated that the creamy layer will be determined on all income, including salary calculated for income tax, but not agriculture income.
- The government is considering a consensus on Rs 12 lakh but salary and agriculture income are also being added to the gross annual income.

## **2. Amagarh Fort: Rajasthan**

## Why in News

**Amagarh Fort of Jaipur, Rajasthan is at the centre of a conflict** between the tribal Meena community and local Hindu groups.

- Members of the **Meena community say the Amagarh Fort was built by a Meena ruler predating Rajput rule** in Jaipur, and has been their holy site for centuries.
- They accused Hindu groups of **trying to appropriate tribal symbols** into the Hindutva fold, and of changing the name of **Amba Mata to Ambika Bhawani**.

## Meena Community

- The Meenas, also known as the Meos, or Mewati, are a **tribe and caste inhabiting parts of western and northern India**.
- According to Meena tradition, the **Meenas ruled most of what is now eastern Rajasthan, an area they referred to as "mind-esh"** (country of the Meenas). They **subsequently were replaced by Rajput clans**, the most recent being the Kachhwaha Rajputs who founded the state of Amber, later known as Jaipur.
- The community has substantial clout in Rajasthan. Of the 25 Assembly seats (out of 200) reserved for **Scheduled Tribes (ST)**, most are represented by Meena MLAs.
  - The community is also well represented in the bureaucracy. According to **Census 2011, STs constitute 13.48% of the state's population**.
  - Due to a scattered population across the state, the **community can influence election outcomes in unreserved seats, too**.

## Key Points

- **About:**
  - The present form of the Amagarh Fort was given in the **18<sup>th</sup> century by Maharaja Sawai Jai Singh II**, founder of Jaipur.
  - It has always been believed that **there was some construction at the place before Jai Singh II built the fort**.
  - Prior to **Rajput rule by the Kachhwaha dynasty**, Jaipur and its nearby regions were **ruled by Meenas**, who had political control.
  - And as claimed by the Meena's the fort was built by a **Meena Sardar from the Nadla gotra, now known as Badgoti Meenas**.
    - Sardars from the Meena community ruled large parts of Rajasthan till around 1100 AD.
- **Maharaja Sawai Jai Singh II (1693-1744):**

- He was a great warrior and astronomer. He came to power at the age of 12 on the death of his **father Maharaja Bishan Singh**.
- He was feudatory of the Mughals and **Aurangazab** conferred the title of Sawai to Jai Singh, meaning one and a quarter, a title that all of Jai Singh's descendants kept.
- He was trained by the best teachers and scholars in **art, science, philosophy and military affairs**.
- Jai Singh's lineage can be traced back to the **Kucchwaha Rajput clan who came to power in the 12<sup>th</sup> century**.
- He built **Astronomy Observatories** at Delhi, Jaipur, Varanasi, Ujjain and Mathura known as the **Jantar Mantar**.
  - **Jaipur** gets its name from him. Recently it has been **declared a UNESCO World Heritage Site**.

### 3. Credit Growth for MSMEs

#### Why in News

According to a report from **TransUnion Cibil and Small Industries Development Bank of India (SIDBI)**, there has been a growth in the credit outstanding amount of **Micro, Small and Medium Enterprise (MSME)** sector to Rs 20.21 lakh crore, with a year-on-year growth rate of 6.6%.

- Even according to the **Reserve Bank of India (RBI)**, credit growth to micro and small industries accelerated to **6.4% in June 2021**, compared to a contraction of **2.9% in 2020**.

#### Small Industries Development Bank of India

- SIDBI set up in April 1990 under an Act of Indian Parliament, acts as the **Principal Financial Institution for Promotion, Financing and Development** of the MSME sector as well as for coordination of functions of institutions engaged in similar activities.

#### TransUnion CIBIL Limited

- It is a **credit information company operating in India**. It maintains credit files on 600 million individuals and 32 million businesses.

#### Key Points

- **Loans to MSMEs:**



- In **Financial Year (FY) 2021**, the country disbursed loans worth Rs 9.5 lakh crore to MSME sector, higher than preceding year of Rs 6.8 lakh crore in FY 2020.
- **Outstanding Credit:**
  - MSME credit outstanding has grown by 6.6% in March'21, with the **micro segment growing the fastest at 7.4%**
    - Micro segment was followed by the **small segment at 6.8% and medium segment at 5.8%**.
- **Sector Wise Analysis:**
  - **Agriculture and Allied Activities:**
    - Credit to agriculture and allied activities continued to perform well, registering an **accelerated growth of 11.4% in June 2021**, compared to 2.4% in June 2020.
  - **Industry:**
    - Within industry, credit to food processing, gems & jewellery, glass & glassware, leather & leather products, mining & quarrying, paper & paper products, rubber, plastic & their products, and textiles registered **high growth in June 2021**.
    - However, credit growth to all engineering, beverages & tobacco, basic metal & metal products, cement & cement products, chemicals & chemical products, construction, infrastructure, petroleum coal products & nuclear fuels and vehicles, vehicle parts & transport equipment **decelerated or contracted**.
  - **Services:**
    - Credit growth to the **services sector decelerated to 2.9% in June 2021**, from 10.7% in June 2020, mainly **due to contraction in credit growth to commercial real estate, Non-Banking Financial Companies (NBFCs) and tourism, hotels & restaurants**.
    - Credit to **trade segment continued to perform well**, registering accelerated growth of 11.1% in June 2021 as compared to 8.1% a year ago.
- **Reason for Growth:**
  - The rise in credit offtake by MSMEs is due to a host of government initiatives like the **Emergency Credit Line Guarantee Scheme (ECLGS)** to tackle the economic downturn created by the **Covid pandemic**.
    - ECLGS scheme was launched as part of the **Atmanirbhar Bharat Abhiyan package** announced in May 2020 to mitigate the distress caused by coronavirus-induced lockdown, by providing credit to different sectors, especially MSMEs
    - It's **objective** was to support small businesses struggling to meet their operational liabilities due to the imposition of a nationwide lockdown.

- Recently, the government has **widened its scope to new sectors**, including hospitality, travel and tourism.
- **Other Initiatives for MSMEs:**
  - Prime Minister's Employment Generation programme (PMEGP)
  - Scheme of Fund for Regeneration of Traditional Industries (SFURTI)
  - A Scheme for Promoting Innovation, Rural Industry & Entrepreneurship (ASPIRE)
  - Interest Subvention Scheme for Incremental Credit to MSMEs
  - Credit Guarantee Scheme for Micro and Small Enterprises
  - CHAMPIONS portal
  - MSME Samadhan

#### 4. EU's vaccine travel pass discriminates against low-income countries

##### Context

The introduction of Covid-19 vaccines has opened up opportunities to help revive travel. However, it is important to carefully design policies that help revive travel demand.

##### Vaccine certificates

- Many countries like China and Israel have **introduced vaccine certificates** that ease the process of entering and travelling across the destination country for vaccinated travellers.
- **Can encourage discriminatory treatment:** Though these certificates can ensure **trade facilitation**, they can potentially act as a trade barrier if they encourage discriminatory treatment.
- The recent and the most contentious issue in this regard is the European Union's "Green Pass" scheme.

##### Issues with European Union's Green Pass

- Through this vaccine certificate, the European Commission intends to remove travel restrictions such as entry bans, quarantine obligations and testing.
- **Only 4 vaccines listed:** The EU has listed only four vaccines approved by the European Medicines Agency (EMA) for the pass: Pfizer-BioNTech's Comirnaty, Moderna's Spikevax, Oxford-AstraZeneca Vaxzevria and Johnson & Johnson's Janssen.
- It makes travellers from countries administering alternate vaccines **ineligible for certification**.
- When it was launched, the policy did not even allow AstraZeneca's Indian-manufactured vaccine, Covishield.

- **Against COVAX policy:** This goes against the policy of COVAX, which has categorically stated that such measures would effectively create a two-tier system and would negatively impact the growth of economies that are already suffering the most.
- **Discriminatory against low-income countries:** Vaccine doses administered per 100 people is 1.4 for low-income countries as compared to 93.2 for high-income countries.
- This makes travellers from low-income countries ineligible to avail these certificates.
- As per estimates based on information from the WHO, countries not administering any of the EMA-approved vaccines account for at **least 14 per cent of the vaccinated population**.
- These lie mostly in **low and middle-income countries**, including India.
- **Harms domestic sector:** Nationals from many of these countries also serve in the hospitality industries in countries across the world, including Europe.
- With this exclusion criteria, an indirect cost burden is put on their domestic service sectors that are already reeling due to the pandemic.
- **Against globalisation policy:** With such discriminatory intervention, the EU policy does not go well with the **globalisation policy of collective welfare**.

### Steps to boost vaccine production

- Covid vaccine makers across the world have created a platform, led by the **Coalition for Epidemic Preparedness Innovations**, to connect with key raw material suppliers needed for boosting production.
- In a recent declaration, WTO members have agreed to review and eliminate unnecessary existing **export restrictions** on essential medical goods needed to combat the pandemic.

### Way forward

- **Cooperate on vaccine production:** To achieve the desired goal, countries need to cooperate on vaccine production to accelerate the global vaccination process.
- **Remove restrictions and trade barriers:** Accelerating global vaccine production makes lifting trade barriers on raw materials for vaccine production critical.
- The two relevant bodies, WHO and WTO, should also work together to sort out selective criteria for international movement.

## Conclusion

Developed countries should refrain from discriminatory international travel policies against low-income countries and focus on increasing vaccine production to close the vaccination gap at the global level.

## GS 3 : Economy, Science and Technology, Environment

### 5. First group insolvency proceeding points to larger weakness in IBC

#### Context

National Company Law Appellate Tribunal (NCLAT) stayed the approval granted by the Mumbai bench of the National Company Law Tribunal (NCLT) to the resolution plan for the Videocon Group.

#### Concerns with resolution plan

- Resolution plan submitted by Twinstar Technologies, provided for payment of Rs 2,962 crore — a mere **4.15 per cent** of Videocon's total admitted debt of Rs 64,838 crore.
- **Payment of debt not in fair and equitable manner:** Under the IBC (Section 30(2)(b)), the resolution plan must provide for payment of debts amongst creditors in a **"fair and equitable"** manner.
- However, in the plan submitted by Twinstar, unsecured assenting financial creditors and **operational creditors** are getting a paltry 0.62 per cent and 0.72 per cent of their admitted dues.
- Even the secured assenting and dissenting **financial creditors** had to settle for only 4.9 per cent and 4.56 per cent of their respective dues.
- **Confidentiality obligation concerns:** Twinstar's bid of Rs 2,962 crore is close to the liquidation value of the Videocon Group estimated at Rs 2,568 crore, thereby **raising legitimate suspicion and concern over the confidentiality of the resolution process.**
- The I&B Regulations, 2016 state that **the resolution professional must maintain the confidentiality** of the fair market value and liquidation value of

the corporate debtor and can only disclose the same to the CoC members after the resolutions plan have been submitted.

- **Time delay:** Status-quo ante has been restored until the next date of hearing by which time more than three years would have passed since the Videocon group was admitted into insolvency proceedings.
- This is way beyond the **statutory timeline of 330 days**.

### Confidentiality rules need to be revised

- The CoC members must, on receipt of the information, issue an **undertaking of confidentiality**.
- But no such obligation falls on the resolution professional.
- Further, Section 29(2) of the code provides that the resolution professional must disclose all “relevant information” to the resolution applicant and it is **for the resolution applicant to ensure compliance with confidentiality obligations**.
- Again, there is no such duty imposed on the resolution professional.
- Even under Section 25 of the code, titled “Duties of resolution professional”, the specific duty to maintain confidentiality of sensitive information is absent.
- Clearly, the current regime does not have much deterrence value so as to ensure solemn adherence to confidentiality.

### Conclusion

Videocon was one of the first test cases to examine the prospects of insolvency jurisprudence in India and the first one, for group insolvency proceedings.

However, almost four years and a 95 per cent haircut later, the call for an immediate course correction couldn't be louder.

## 6. What are PRIDE Guidelines?

The Union Ministry for Science & Technology has released “Biotech-PRIDE (Promotion of Research and Innovation through Data Exchange) Guidelines” developed by the Department of Biotechnology (DBT).

### Biotech-PRIDE

- These guidelines aim at providing a well-defined framework and guiding principle to facilitate and enable sharing and exchange of biological knowledge, information and data.
- They will facilitate this and enable the exchange of information to promote research and innovation in different research groups across the country.

- They will be implemented through the Indian Biological Data Centre (IBDC) at Regional Centre for Biotechnology supported by the Department of Biotechnology.

### **Creating a national repository: Bio-Grid**

- Other existing datasets/ data centres will be bridged to this IBDC which will be called Bio-Grid.
- This Bio-Grid will be a National Repository for biological knowledge, information and data.
- It will be responsible for enabling its exchange, developing measures for safety, standards and quality for datasets and establishing detailed modalities for accessing data.

### **Why need such guidelines?**

- India ranks number 4 amongst the top 20 countries contributing biological databases.
- The Government invests a large number of public funds for biosciences to gain deep insights into intricate biological mechanisms and other processes and for translation.

## **7. Near-Surface Shear Layer (NSSL) of Sun**

Indian astronomers have found a theoretical explanation for the existence of the Near-Surface Shear Layer (NSSL) of the Sun for the first time.

### **What is a Near-Surface Shear Layer?**

- It was long known the Sun's equator spins faster than the poles.
- However, a peek into the internal rotation of the Sun using sound waves revealed the existence of an intriguing layer where the rotation profile of the Sun changes sharply.
- The layer is called as a near-surface shear layer (NSSL), and it exists very close to the solar surface, where there is an outward decrease in angular velocity.

### **What have researchers found?**

- They have used an equation called the thermal wind balance equation to explain how the slight difference in temperature between solar poles and equator, called thermal wind term.



- It is balanced by the centrifugal force appearing due to solar differential rotation.
- They have noted that if this condition is true near the solar surface, it can explain the existence of NSSL, which is inferred in helioseismology (technique of using sound waves to peek inside the Sun) based observation.

### **Why study NSSL?**

- Understanding NSSL is crucial for the study of several solar phenomena like sunspot formation, solar cycle, and it will also help in understanding such phenomena in other stars.



**Prelims Practice Questions**

**1. Consider the following statements:**

1. The Airports Economic Regulatory Authority of India (AERA) is a statutory body.
2. The AERA regulates tariffs and other charges for aeronautical services at Indian airports.

Which of the statements given above is/are correct?

- A 1 only  
B 2 only  
C Both 1 and 2  
D Neither 1 nor 2

Answer : C

Explanation

- The **Airports Economic Regulatory Authority of India Act, 2008 (AERA Act)** was passed which set up the **AERA** as a **statutory body**. Hence, **statement 1 is correct**.
- It was set up, keeping in mind that the country **needs to have an independent regulator who has transparent rules** and can take care of the interests of the service providers as well as that of the consumers.
- The **AERA regulates tariffs and other charges (development fee and passenger service fee) for aeronautical services** (air traffic management, landing and parking of aircraft, ground handling services) at major airports. Hence, **statement 2 is correct**.

**2. With reference to the 'I-MESA' scheme, consider the following statements:**

1. It is formulated by the Ministry of Social Justice and Empowerment.
2. The social audits for all the schemes are to be conducted by the National Institute for Rural Development and Panchayati Raj.

Which of the statements given above is/are correct?

- A 1 only  
B 2 only  
C Both 1 and 2  
D Neither 1 nor 2

Answer : C

Explanation

- The Ministry of Social Justice and Empowerment has formulated a scheme, namely **Information-Monitoring, Evaluation and Social Audit (I-MESA)** in FY 2021-22. **Hence, statement 1 is correct.**
- Under this I-MESA Scheme, Social Audits are to be **conducted for all the schemes of the Department starting FY 2021-22.**
- These social audits are done through Social Audit Units (SAU) of the States and **National Institute for Rural Development and Panchayati Raj.** **Hence, statement 1 is correct.**

**3. With reference to Tiger Conservation, consider the following statements:**

1. Tiger conservation is a symbol of the conservation of forests.
2. The St. Petersburg Declaration is linked to Tiger Conservation.
3. International Tiger Day is celebrated every year on 29<sup>th</sup> July.

Which of the statements given above are correct?

- A 1 only
- B 2 only
- C 1 and 3 only
- D 1, 2 and 3

Answer : D

Explanation

- The tiger is a unique animal that plays a pivotal role in the health and diversity of an ecosystem.
  - It is a top predator which is at the apex of the food chain and keeps the population of wild ungulates (primarily large mammals) in check.
  - Tiger helps in maintaining the balance between prey herbivores and the vegetation upon which they feed.
  - Thus, **Tiger conservation is a symbol of the conservation of forests.**  
**Hence, statement 1 is correct.**
- **St. Petersburg Declaration** was adopted In **November 2010**, by the leaders of **13 tiger range countries (TRCs)** assembled at an International Tiger Forum in **St. Petersburg, Russia.**
  - It aimed at promoting a global system to protect the natural habitat of tigers and raise awareness among people on white tiger conservation.  
**Hence, statement 2 is correct.**

- The **International Tiger Day celebrated on 29<sup>th</sup> July** is an annual event marked to raise awareness about tiger conservation.
  - The first international Tiger's day was celebrated in 2010 at the **St. Petersburg Tiger Summit. Hence, statement 3 is correct.**

**4. Consider the following statements regarding the Sutlej river:**

1. It is the third longest tributary of the Indus river after Beas and Jhelum.
2. The river rises from the southern slope of the Himalayas.
3. The Sutlej river meets the Beas river in Harike before entering Pakistan.

Which of the statements given above are correct?

A 1 and 2 only

B 2 and 3 only

C 3 only

D 1, 2 and 3

Answer : C

Explanation

- The ancient name of **Sutlej River** is Zaradros (Ancient Greek) Shutudri or Shatadru (Sanskrit).
- It is the **longest of the five tributaries of the Indus River** that give the Punjab (meaning "Five Rivers") its name. **Hence, statement 1 is not correct.**
  - Jhelum, Chenab, Ravi, Beas and Sutlej are main tributaries of Indus.
- It **rises on the north slope of the Himalayas** in Lake La'nga in **southwestern Tibet. Hence, statement 2 is not correct.**
  - Flowing northwestward and then west-southwestward through Himalayan gorges, it enters and crosses Himachal Pradesh before beginning its flow through the Punjab plain near Nangal.
  - Continuing southwestward in a broad channel, it receives the Beas River (and forms 65 miles (105 km) of the India-Pakistan border before entering Pakistan and flowing another 220 miles (350 km) to join the Chenab River west of Bahawalpur.
    - **Sutlej River meets the Beas River in Harike** in the Ferozpur district **before entering Pakistan. Hence, statement 3 is correct.**
  - The combined rivers then form the Panjnad, the link between the Five Rivers and the Indus.

**5. Arrange the following Tiger Reserves from South to North:**

1. Parambikulam
2. Dudhwa
3. Panna
4. Pench
5. Bandipur

**Options:**

- a. 1, 5, 4, 3, 2
- b. 5, 1, 4, 3, 2
- c. 1, 5, 3, 4, 2
- d. 5, 4, 3, 2, 1

**Answer: a**

**6. Bhartiya Prakritik Krishi Padhati (BPKP) is a sub scheme of which of the following?**

- a. Paramparagat Krishi Vikas Yojana
- b. Pradhan Mantri Kisan Samman Nidhi
- c. Pradhan Mantri Bhartiya Janaushadhi Pariyojana
- d. Pradhan Mantri Annadata Aay Sanraks Han Abhiyan

**Answer : a**

- Government is implementing Bhartiya Prakritik Krishi Padhati (BPKP) as a sub scheme of Paramparagat Krishi Vikas Yojana (PKVY) since 2020-21.
- It aims for the promotion of traditional indigenous practices.
- The scheme mainly emphasizes on exclusion of all synthetic chemical inputs and promotes on-farm biomass recycling with major stress on:
  1. biomass mulching
  2. use of cow dung-urine formulations
  3. plant-based preparations
  4. time to time working of soil for aeration
- Under BPKP, financial assistance of Rs 12200/ha for 3 years is provided for cluster formation, capacity building and continuous handholding by trained personnel, certification and residue analysis.

## **Mains Practice Questions**

**1Q. Higher disposable income for the poor can have positive multiplier effects in the economy. Discuss. (250 words)**

### **Approach:**

- Introduce by mentioning about the government's recent decision to improve rural wages.
- Explain the benefits of higher disposable income for the poor on the entire economy.
- Give suggestions to increase the income of poor in the conclusion.

**2Q. What are the distinctive features of environmental ethics? Why has environmental ethics become one of the major concerns in the contemporary world? (250 words)**

### **Approach**

- Define environmental ethics
- Mention distinctive features of environmental ethics.
- Explain, how and why environmental ethics has become a concern for the contemporary world
- Conclude by explaining its global significance.