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# CURRENT AFFAIRS

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

**1. Revitalising India's reservation system**

**In News:**

- There has been a long-pending demand for a caste-based census in India and detailed data and information on the ethnic groups living in the country.
- The call for a fresh caste census is getting louder in the country with most of the political parties supporting the call.

**History of Census in India:**

- India got its first census report in 1881. The exercise takes place every 10 years.
- The last time India's population was enumerated on the basis of caste was in 1931, when it was under the British rule.
  - There is a strong argument that the colonial census was about creating and reinforcing caste and religious categories in India rather than recording them in a gentle manner.

Since 1941, the census of Scheduled Castes and Scheduled Tribes has been done. The rest of the castes and groups, especially the Other Backward Classes (OBCs), do not have a separate census as only religious figures are published in the report. The Socio-Economic and Caste Census (SECC) was conducted in 2011. It was the largest exercise of the listing of castes and has the potential of finding inequalities at a broader level.

- The SECC data excluded caste data and was published in 2016.

**Justice G. Rohini Commission**

- It was set up to look into the question of equitable redistribution of the 27% quota for Other Backward Castes (OBC).

**Terms of reference:**

- To examine the extent of inequitable distribution of benefits of reservation among the castes or communities included in the broad category of OBCs with reference to such classes included in the Central List;
- To work out the mechanism, criteria, norms and parameters in a scientific approach for sub-categorisation within such OBCs;

- To take up the exercise of identifying the respective castes or communities or sub-castes or synonyms in the Central List of OBCs and classifying them into their respective sub-categories.

#### Report on the sub-categorization of OBCs

- Based on the last five years' data on appointments in central government jobs and OBC admissions to central higher education institutions, the commission concluded that **97% of central OBC quota benefits go to just under 25% of its castes.**
- As many as 983 OBC communities – 37% of the total – have zero representation in both central government jobs and admissions to central universities.
- The report further states that just 10% of the OBC communities have accrued 24.95% of jobs and admissions.

#### System should be made accountable and sensitive to intra-group demands

- One, we need to develop evidence-based policy options to meet specific requirements of specific groups.
- Two, we need an institution like the Equal Opportunities Commission of the United States or the United Kingdom which can undertake two important but interrelated things:
  - Make a deprivation index correlating data from the socio-economic-based census of different communities including caste, gender, religion, and other group inequalities and rank them to make tailor-made policies.
  - Undertake an audit on the performance of employers and educational institutions on non-discrimination and equal opportunity and issue codes of good practice in different sectors.

#### Conclusion

- Successive governments have been reluctant to engage with such radical policy options, as they look up to short term gains.
- Thus a **socio-economic caste-based census** becomes a necessary precondition to initiate any meaningful reform in the affirmative action regime in India.

## 2. Role of judiciary in improving lawmaking

### In News

- Lack of healthy debates in Parliament has deteriorated the quality of deliberation.

## Concerns realted

- Chief Justice NV Ramana expressed concern at the manner in which laws are being passed in Parliament without proper discussion, deliberation, and quality debates and said the product of it was legislations with a lot of gaps and ambiguity.
- The number of bills passed should not be the measure of efficiency, instead, emphasis should be given to quality.
- Representatives are elected to discuss the problems of their constituency. They have to uphold the principles on which they were elected. Voting a bill without deliberating may have implications on the people at large as their rights might get affected.
  - If bills are passed without discussion, questions will not be asked to the minister concerned, expert opinion will not be taken compromising the quality of legislation.

The legislators are given the constitutional duty to question the executive and represent the diverse interest groups. Rushed lawmaking makes the Parliament a rubber stamp, sacrificing the two core ideals of a constitutional democracy, namely, equal participation and respect for fundamental rights.

## Judiciary role

The judiciary can play an important role in improving the lawmaking process. A straightforward way of doing this is by enforcing the text and spirit of the constitutional provisions governing legislative procedures.

1. Right implementation of constitutional procedures
  - Voice votes registered during the passing of the bill is marred with disagreement.
    - This issue arose most recently when the controversial farm laws were reportedly rushed and passed by voice vote in the Rajya Sabha despite objections by Opposition members.

The procedures have to be followed and if need be questions should be raised about the implementation.

## 2. Bills as Money Bills

- The description of the Money Bill is provided under Article 110.
  - This Article identifies seven areas that can be governed through the enactment of Money Bills, including the imposition of tax, the

regulation of borrowing and appropriation of money out of the Consolidated Fund of India.

Bills certified as Money Bills bypass the Rajya Sabha.

Therefore the judiciary should intervene in a timely manner if the features mentioned in the article are not met.

### 3. Judicial Review

In exercising judicial review, the court's role is to call on the State to provide justifications explaining why the law is reasonable and, therefore, valid.

- The court can examine whether and to what extent the legislature deliberated the reasonableness of a measure.
- The legislative inquiry would usually include evaluating the factual basis justifying the law, the suitability of the law to achieve its aim, and the necessity and proportionality of the law relative to its adverse impact on fundamental rights.
- The Supreme Court adopted such an approach in the Indian Hotel and Restaurants Association (2013) case.

#### 4. Doctrine of presumption of constitutionality

- It is a legal principle where the judiciary initially assumes law enacted by the legislature to be constitutional, unless the law is declared unconstitutional by the Judiciary.
- To sustain the presumption of constitutionality the Court may take into consideration matters of common knowledge, matters of common report, the history of the times and may assume every state of facts which can be conceived existing at the time of legislation.

#### Issue Area

- When laws are passed without debates and empirical data, the State will find it difficult to substantiate the need for such a legislation and will continue to depend on this doctrine to resist close judicial scrutiny.

#### What should Judiciary do?

- By extending this doctrine to laws made by the legislature, the judiciary undermines the guarantee of judicial review provided to protect fundamental rights.
- Instead, if the judiciary **confines the doctrine only to cases where the State shows that laws and their consequences were carefully deliberated in**

**Parliament**, the judiciary can encourage legislative bodies to ensure a deliberative lawmaking process.

#### Way forward

- The CJI's suggestion that the legislature be reformed from within is the ideal solution to remedying legislative dysfunction without raising concerns of separation of powers.
- However, the government has very little incentive to cooperate for such reform. The need of the hour is significant public mobilisation on the issue.
- By adopting a swift and systematic approach to reviewing the legislative process, the judiciary can help restore faith in the 'temples of democracy' and push us toward the culture of justification the Constitution sought to create.

### 3. India 's Logistics agreement with Russia to be signed soon

- India is all set to conclude the bilateral logistics agreement – **the Reciprocal Exchange of Logistics Agreement (RELOS) with Russia**.
  - The logistics agreement would facilitate access to military facilities for the exchange of fuel and provisions on mutual agreement. This would help **simplify logistical support and increase the operational turnaround** of the forces when operating away from India.
  - The Navy would be the biggest beneficiary of such a logistics agreement.

#### India's logistics agreements:

- India has signed several **logistics agreements with all Quad countries, France, Singapore and South Korea** beginning with the Logistics Exchange Memorandum of Agreement (LEMOA) with the U.S. in 2016.
- The logistics agreement with the U.K. is in the final stages of conclusion. Negotiations with a few more countries including Vietnam are in the preliminary stages.

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

### 4. States warned of aggressive infiltration

#### In News:

- The Union government has warned of **possible infiltration attempts by militants into India**.

#### Aggressive infiltration bids:

- The Union Government has sent an alert to all States and Central Armed Paramilitary Forces of possible infiltration attempts of **trained, armed and battle-hardened terrorists from Afghanistan into India, particularly Jammu & Kashmir.**
- Specific intelligence points to armed terrorists owing allegiance to the Islamic State Khorasan Province, the Lashkar-e-Taiba and the Jaish-e-Mohammed making aggressive infiltration attempts.
- The government has warned that this infiltration could be a **major challenge along the Afghanistan border given the weak and porous security systems there.**

#### Other security challenges:

- The fast-paced developments in Afghanistan could have serious security concerns for India.
  - The pull out of the U.S. armed forces and the Taliban takeover of Afghanistan could embolden radical sentiments and bring together armed fighters from other areas to pursue common goals. This could also **embolden the various banned terrorist outfits in India.**
  - The congregation of trained militants equipped with improvised explosive devices and weaponry poses a grave security threat for neighbouring countries including India. There has been an **intelligence input on Afghanistan-Pakistan based IS operatives coordinating with their associates in India to carry out a terror attack.**
  - The release of prisoners lodged in Afghan jails, including several foreign nationals is a matter of concern since they could potentially join the anti-terror organizations.
  - There could also be a **revival of organised crimes** like smuggling of drugs, counterfeit Indian currency and weapons.

#### Measures being taken by security agencies:

- **Security along the international land border and coastal districts** would also be strengthened with adequate checkpoints, combing operations in vulnerable areas and intensified patrolling.
- There would be increased security at foreign missions.
- Cybercrime police have been asked to **intensify vigil on social media** and curtail the spread of communally sensitive content.
- The Central Armed Police Forces protecting vital installations across the country would coordinate with the State administration in **enhancing the security arrangements based on the perceived threat level.**

## 5. Agencies flag surge in number of foreign ultras in north Kashmir

### In News:

- Security agencies have pointed out a **sudden spike in the number of foreign militants operating in north Kashmir.**

### Concerns:

#### Spike in number of foreign militants:

- According to the latest official data of the police, there are 40 to 50 foreign militants active in north Kashmir compared with just 11 local militants.
- There has been a **marked increase in the presence of foreign militants** in the ranks of insurgent groups such as the Jaish-e-Muhammad, Al-Badr, Lashkar-e-Taiba and The Resistance Front (TRF).
- Also, an **increasing number of recent high profile terror attacks have been attributed to non-local recruits.** There have also been reports of foreign terrorist fighters offering to fund terror activities in India and arrange supply of sophisticated weapons, explosives and so on.
- This marks a **changing trend in militancy in Kashmir** which should concern the security agencies.
- The increase in foreign militants build-up had been visible in the past two months. Official sources have noted that this uptick cannot be connected with the recent situation in Afghanistan.

#### Increased militant activities in North Kashmir:

- Also, it is for the first time in a decade that **north Kashmir is witnessing heightened militant activities compared with south Kashmir.**
- The three districts of North Kashmir – Baramulla, Bandipora and Kupwara had been relatively free from militant activities as compared to south Kashmir which has remained a hotbed of militant activities.

#### Security agencies response:

- The rising number of militants in north Kashmir, which is already over 50, has forced the security agencies to **re-strategise their response to counter-terrorism.**
  - Mainstream leaders and elected grassroots representatives have been asked to be vigilant given the threat of attacks against them.
  - Also, the security agencies have launched an **aggressive counter-strategy** against the militancy. A number of militants have been killed and a **substantial number of overground workers have also been arrested.**



- Overground workers are people who help militants, or terrorists, with logistical support, cash, shelter, and other infrastructure with which armed groups and insurgency movements can operate.

## 6. 28% of 138,000 assessed species face extinction: IUCN

Habitat loss, overexploitation and illegal trade have endangered global wildlife populations.

### Major Highlights:

- 28% of the 1,38,374 species assessed by the **International Union for the Conservation of Nature (IUCN)** for its **survival watchlist** are now at high risk of extinction.
- The major reasons are **habitat loss, overexploitation and illegal trade and climate change**.
- Indonesia's Komodo dragons were listed as **endangered**.
  - The species is increasingly threatened by **the impacts of climate change** with rising sea levels expected to shrink its tiny habitat by at least 30% over the next 45 years.
- 37% of the 1,200 shark and ray species are directly threatened by **extinction**.

### Komodo Dragon:

- Komodo dragon is the largest extant **lizard species**.
- It occurs on **Komodo Island** and a few neighboring islands of the **Lesser Sunda Islands** of Indonesia.
- The lizard's large size and predatory habits has allowed this endangered species to become an ecotourist attraction.
  - The lizard grows to **3 metres** (10 feet) in total length.
- They can run swiftly and occasionally attack and kill human beings.
- **IUCN status:** Endangered.

### IUCN Green Status of Species:

- The **IUCN Red List of Threatened Species** is the global standard for assessing the risk of extinction that individual species of animal, fungus, and plant faces.

### Background:

- The **Green Status** of Species was developed in response to Resolution WCC-2012-RES-41.

- IUCN called for the development of ‘**Green Lists**’ of Species, Ecosystems and Protected Areas.
- In 2012, a Green List of Protected and Conserved Areas was launched, and the development of the Green Status of Species began under the name ‘Green List of Species.’

### **How Does the Green Status of Species Define Recovery?**

The Green Status assesses species against three essential facets of recovery.

- A species is fully recovered if it is present in all parts of its range, even that are no longer occupied but were occupied prior to major human impacts.
- It is viable in all parts of the range.
- It is performing its ecological functions in all parts of the range.

These factors contribute towards a “**Green Score**” ranging from 0–100%, which shows how far a species is from its “**fully recovered**” state.

## THE INDIAN EXPRESS

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

#### 1. Pusa Decomposer

**Indian Agriculture Research Institute (IARI)** has come up with a **bio enzyme** (Pusa decomposer) that can decompose the rice stubble as an alternative to farmers burning it.

- IARI has tied up an agritech start-up called **nurture farm** to distribute the bio enzyme to farmers in stubble burning states **for free**.

#### Pusa Decomposer:

- The Pusa Decomposer comprises of **seven species** of fungi.
  - Most of these fungi **live in the soil** and are known for their ability to **decompose paddy straw**.
- This is **sprayed on the paddy straw** after it is harvested, and takes **25 to 30 days** to decompose the straw.
- This is a **long-term sustainable solution** for keeping good soil health and controlling pollution.

#### Issue of Stubble burning:

- **North-western plains** (which includes Punjab, Haryana and western Uttar Pradesh) follow cropping cycle where rice followed by the wheat crop.
- There is not **much gap** between the period when rice is harvested and wheat is sowed. If the sowing is delayed, the **wheat output comes down significantly**.
- Therefore, farmers **resort to burning paddy stalks** and get the fields ready quickly. This happens towards the **end of October** and the **first week of November**.
  - This causes major air pollution issue, especially for **Delhi** in winters.

#### Key Facts:

- **Punjab** grows rice on **3 million hectares** of land and **Haryana** grows rice in **1.2 million hectares** of land.

- About **15 to 20 million tonnes of paddy biomass** is produced on three million hectares of land, which is huge.
- Machine substitutions for baling, happy seeders and super seeders can aid stubble burning.
- **Air (Prevention and Control of Pollution) Act, 1981** puts ban on stubble burning and action against those burning crop residue.
  - In 2020 around 76,590 cases of farm fire occurrence were reported in Punjab.
  - In 2019 there were 52,991 such incidents, while in 2018, 51,766 incidents were recorded.

## 2. The nutrition-hygiene link

### In News

A recent UNICEF report stated that nearly 12 lakh children could die in low-income countries in the next six months due to a decrease in routine health services and an increase in wasting. Nearly three lakh such children would be from India.

### Problem of nutrition in India and factors responsible for it

- The **National Family Health Survey (NFHS 5)** indicates that since the onset of the pandemic, **acute undernourishment** in children below the age of five has worsened.
- According to the latest data, **37.9 per cent of children under five are stunted, and 20.8 per cent are wasted** – a form of malnutrition in which children are too thin for their height.
- **Comparison with other countries:** This is much higher than in other developing countries where, on average, 25 per cent of children suffer from stunting and 8.9 per cent are wasted.
- **Factors: Inadequate dietary intake** is the most direct cause of undernutrition.
- Several other factors also affect nutritional outcomes, such as **contaminated drinking water, poor sanitation**, and unhygienic living conditions.
- **According to the World Health Organisation**, 50 per cent of all mal- and under-nutrition can be traced to diarrhoea and intestinal worm infections.
- Nutrition and **water, sanitation, and hygiene (WASH)** are intricately linked, and changes in one tend, directly or indirectly, to affect the other.
- Poor hygiene and sanitation in developing countries leads to a sub-clinical condition called “**environmental enteropathy**” in children.
- **Environmental enteropathy** is a disorder of the intestine which prevents the proper absorption of nutrients, rendering them effectively useless.
- Childhood diarrhoea is a major public health problem in low- and middle-income countries, leading to high mortality in children under five.

- According to NFHS 4, approximately 9 per cent of children under five years of age in India experience diarrhoeal disease.

### Way forward

- **Investment in WASH:** The link between WASH and nutrition suggests that greater **attention to, and investments in, WASH** are a sure-shot way of bolstering the country's nutritional status.
- **Addressing nutrition sanitation problems together:** Both WASH and nutrition must be addressed together through a lens of holistic, sustainable community engagement to enable long-term impact.
- One of the first instances of the link between WASH and nutrition appeared in the **Convention on the Rights of the Child in 1989**, which urges states to ensure "adequate nutritious foods and clean drinking water" to combat disease and malnutrition.
- Safe drinking water, proper sanitation and hygiene can significantly reduce diarrhoeal and nutritional deaths.
- **Multistructural approach:** What we require is a coordinated, multisectoral approach among the health, water, sanitation, and hygiene bodies, not to mention strong community engagement.
- WHO has estimated that access to proper water, hygiene and sanitation can prevent the deaths of at least 8,60,000 children a year caused by undernutrition.

### Conclusion

At the end of the day, all sides are working towards a common goal: A safe and healthy population and the hope that the 75th year of Independence becomes a watershed moment in India's journey.

## 3. Visva-Bharati University

The Calcutta High Court has directed that there can be no protest by the students within 50 meters of academic buildings at Visva-Bharati University.

### Visva-Bharati

- Visva-Bharati is a central research university and an Institution of National Importance located in Shantiniketan, West Bengal, India.
- It was founded by Rabindranath Tagore who called it Visva-Bharati, which means the communion of the world with India.
- Until independence, it was a college.
- Soon after independence, the institution was given the status of a central university in 1951 by an act of the Parliament.

### Its history

- The origins of the institution date back to 1863 when Debendranath Tagore was given a tract of land by the zamindar of Raipur, zamindar of Kirnahar.
- He set up an ashram at the spot that has now come to be called chatim tala at the heart of the town.
- The ashram was initially called Brahmacharya Ashram, which was later renamed Brahmacharya Vidyalaya.
- It was established with a view to encouraging people from all walks of life to come to the spot and meditate.
- In 1901 his youngest son Rabindranath Tagore established a co-educational school inside the premises of the ashram.
- From 1901 onwards, Tagore used the ashram to organize the Hindu Mela, which soon became a center of nationalist activity.

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

### 4. Indian Banks join 'Account Aggregators Network'

Eight of India's major banks – State Bank of India, ICICI Bank, Axis Bank, IDFC First Bank, Kotak Mahindra Bank, HDFC Bank, IndusInd Bank and Federal Bank has joined the Account Aggregator (AA) network that will enable customers to easily access and share their financial data.

#### Account Aggregators (AA)

- According to the RBI, an AA is a non-banking financial company engaged in the business of providing, under a contract, the service of retrieving or collecting financial information pertaining to its customer.
- It is also engaged in consolidating, organizing and presenting such information to the customer or any other financial information user as may be specified by the bank.
- The AA framework was created through an inter-regulatory decision by RBI and other regulators.
- These regulators include SEBI, Insurance Regulatory and Development Authority, and Pension Fund Regulatory and Development Authority (PFRDA) through and initiative of the Financial Stability and Development Council (FSDC).
- The licence for AAs is issued by the RBI, and the financial sector will have many AAs.

- The framework allows customers to avail various financial services from a host of providers on a single portal based on a consent method, under which the consumers can choose what financial data to share and with which entity.

### What does an AA do?

- **Reduce bank traffic:** It reduces the need for individuals to wait in long bank queues, use Internet banking portals, share their passwords, or seek out physical notarization to access and share their financial documents.
- **Data security:** An AA is a financial utility for secure flow of data controlled by the individual.
- **Data flow:** AA are an exciting addition to India's digital infrastructure as it will allow banks to access consented data flows and verified data.
- **Reduced cost:** This will help banks reduce transaction costs, which will enable us to offer lower ticket size loans and more tailored products and services to our customers.
- **Transaction security:** It will also help us reduce frauds and comply with upcoming privacy laws.

### How does it work?

- It has a three-tier structure:
  1. Account Aggregator
  2. FIP (Financial Information Provider) and
  3. FIU (Financial Information User)
- A FIP is the data fiduciary, which holds customers' data. It can be a bank, NBFC, mutual fund, insurance repository or pension fund repository.
- An FIU consumes the data from an FIP to provide various services to the consumer.
- An FIU is a lending bank that wants access to the borrower's data to determine if the borrower qualifies for a loan.
- Banks play a dual role – as a FIP and as an FIU.
- An AA should not support transactions by customers but should ensure appropriate mechanisms for proper customer identification.
- An AA should share information only with the customer to whom it relates or any other financial information user as authorized by the customer

### What purpose does it serve?

- AA creates secure, digital access to personal data at a time when Covid-19 has led to restrictions on physical interaction.
- It reduces the fraud associated with physical data by introducing secure digital signatures and end-to-end encryption for data sharing.

- These capabilities in turn open up many possibilities.
- For instance, whereas physical collateral is usually required for an MSME loan, with secure data sharing via AA, 'information collateral' (or data on future MSME income) can be used to access a small formal loan.
- HDFC Bank and Axis Bank have been using AA for auto loans, Lending Kart for MSME loans, and IndusInd Bank for personal finance management.

### **What data can be shared?**

- An Account Aggregator allows a customer to transfer his financial information pertaining to various accounts such as banks deposits, equity, mutual fund and pension funds to any entity requiring access to such information.
- There are 19 categories of information that fall under 'financial information', besides various other categories relating to banking and investments.
- For sharing of such information, the FIU is required to initiate a request for consent by way of any platform/app run by the AA.
- Such a request is received by the individual customer through the AA, and the information is shared by the AA, after consent is obtained.
- The AA framework is an excellent initiative that will compile all the digital footprints of the customer at one place and make it easy for lenders like us to access it.
- It will enable us to provide very quick turnarounds to our customers.

### **Can an AA see or store data?**

- Data transmitted through the AA is encrypted. AAs are not allowed to store, process and sell the customer's data.
- No financial information accessed by the AA from a FIP should reside with the AA.
- It should not use the services of a third-party service provider for undertaking the business of account aggregation.
- User authentication credentials of customers relating to accounts with various FIPs shall not be accessed by the AA.

## **5. Nipah Virus**

**In News:** After a gap of over three years, a case of the zoonotic Nipah virus infection was reported in Kerala, with the death of a 12-year-old boy at a private hospital.

### **About Nipah Virus**

- The first outbreaks of the Nipah virus among humans was reported from Malaysia (1998) and Singapore (1999).



- The virus takes its **name from the village in Malaysia** where the person in whom the virus was first isolated died of the disease.
- It is a **zoonotic virus**, meaning it has been transmitted from animals to human beings.
- **Fruit bats**, commonly known as flying fox, are considered to be a natural reservoir of the virus. Fruit bats are known to transmit this virus to other animals like pigs, and also dogs, cats, goats, horses and sheep.
- Humans get infected mainly through direct contact with these animals. The virus can also be passed on **through food contaminated** by saliva or urine of these infected animals or directly from person-to-person.
- Symptoms include **acute encephalitis** and **respiratory illnesses**.
- The Nipah virus is known to spread far more slowly than SARS-CoV-2. However, it is its ability to kill that is the biggest concern

## 6. Inspiration4

**In News :** SpaceX announced that 'Inspiration4', its first all-civilian, non-governmental spaceflight, is on track for launch on September 15.

### About Inspiration4

- Inspiration4 is the world's first **all-civilian mission** to orbit.
- The flight will be **privately operated by SpaceX** (US Private Space Company) using a previously-flown Crew Dragon capsule launched to low Earth orbit.
- Inspiration4 will blast off from NASA's **Kennedy Space Center in Florida** on September 15.
- The mission involves **circling the Earth for three days**, and then splashing down into the Atlantic Ocean.
- Inspiration4 will **orbit the Earth at 575km**, higher than the International Space Station (408km) and the Hubble space telescope (547km).
- This will be the farthest distance travelled by a crewed mission since 2009, when astronauts last went to repair the Hubble.
- The mission will raise awareness and funds for St. Jude Children's Research Hospital in US.

### Do You Know?

- SpaceX company's **Ax-1 mission**, also planned for the end of 2021, hosts a crew of four private astronauts paying \$55 million each for an eight-day trip to the ISS.
- In 2018, Elon Musk also announced Japanese billionaire Yusaku Maezawa will take a ride **around the moon on SpaceX's new rocket system Starship**, which is under development.
- Falcon 9 is a reusable, two-stage rocket designed and manufactured by SpaceX for the reliable and safe transport of people and payloads into Earth orbit and beyond.

## 7. Account Aggregator (AA)

**In News :** Recently, eight of India's major banks – SBI, ICICI, Axis, IDFC First Bank, Kotak Mahindra Bank, HDFC Bank, IndusInd Bank and Federal Bank – joined the Account Aggregator (AA) network that will enable customers to easily access and share their financial data.

- The framework, which has been under discussion since 2016 and in the testing phase for some time, will now be open to all customers.

### About Account Aggregator

- According to RBI, an Account Aggregator is a **non-banking financial company** engaged in the business of providing the service of retrieving or collecting **financial information pertaining to its customer**.
- It is also engaged in consolidating, organising and presenting such information to the customer or any other financial information user as may be specified by the bank.
- An Account Aggregator is a financial utility **for secure flow of data controlled by the individual**.
- It will compile all the digital footprints of the customer at one place and make it easy for lenders to access it.
- The **licence for AAs is issued by the RBI**, and the financial sector will have many AAs.
- Significance of AA:
  - It reduces the need for individuals to wait in long bank queues, use Internet banking portals or share their passwords to access and share their financial documents.
  - It is an addition to India's digital infrastructure as it will allow banks to access consented data flows and verified data. This will help banks reduce transaction costs & offer more tailored products and services to customers.
  - It will also help us reduce frauds and comply with upcoming privacy laws.

### What is AA Framework?

- **The AA framework** was created through an inter-regulatory decision by RBI and other regulators including SEBI, IRDAI, and PFRDA through an initiative of the Financial Stability and Development Council (FSDC).
- The AA framework allows customers to avail various financial services from a host of providers on a single portal based on a consent method, under which the consumers can choose what financial data to share and with which entity.

### Can an AA see or store data?

- Data transmitted through the AA is encrypted. AAs are not allowed to store, process and sell the customer's data.
- No financial information accessed by the AA from a Bank should reside with the AA.

- It should not use the services of a third-party service provider for undertaking the business of account aggregation.
- User authentication credentials of customers relating to accounts with various Banks shall not be accessed by the AA.

### **Prelims Practice Questions**

#### **1. Tapas and SWiFT, refers to which of the following?**

- a. Anti-tank guided missile
- b. Unmanned Aerial Vehicle
- c. Ballistic Missile Submarine
- d. Underground missile silo

**Answer : b**

#### **Explanation:**

- The handing over ceremony of Retractable Landing Gear Systems for Tapas and SWiFT UAVs and 18 types of filters for P-75 Submarine took place recently at DRDO laboratory, Combat Vehicles Research and Development Establishment (CVRDE), Chennai.

#### **Tactical Airborne Platform for Aerial Surveillance-Beyond Horizon-201 (TAPAS BH-201)**

- It is a long endurance unmanned aerial vehicle (UAV) which used to be previously referred as Rustom-II.
- It is being developed by India on the lines of the American Predator drones.

#### **Stealth Wing Flying Testbed (SWiFT)**

- SWiFT is a precursor to India's stealthy Unmanned Combat Aerial Vehicle (UCAV) Ghatak.
- It is a scaled-down version of Ghatak UCAV.
- The main intent of SWiFT UAV is to demonstrate and prove the stealth technology and high-speed landing technology in autonomous mode.

**2. Which one among the following statements best describes the Hycean planet?**

- a. It is a dwarf planet recently discovered by NASA's Transiting Exoplanet Survey Satellite (TESS)
- b. It is a minor planet between the orbits of Mars and Jupiter
- c. It is a habitable planet described as a hot, water-covered planet with a hydrogen-rich atmosphere
- d. It is a new exotic planet outside our solar system in the constellation Cassiopeia

**Answer: c**

**Explanation:**

- A study published in The Astrophysical Journal identifies a new class of exoplanets termed Hycean worlds.
  - Exoplanets are planets that orbit other stars. These exoplanets are a prime target for the search for life beyond Earth.
- The Hycean worlds have planet-wide oceans and have temperatures as high as 200 degrees Celsius. These planets have a hydrogen-rich atmosphere.
- These exoplanets could support microbial underwater life.

**3. Consider the following statements:**

1. China is the largest overseas investor in the Maldives, Pakistan, and Sri Lanka.
2. Bhutan does not have diplomatic relations with China.

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**

- China has held its third multilateral dialogue virtually with countries from South Asia to take forward closer cooperation on fighting Covid-19 and coordinating their economic agendas, reflecting a new approach in Beijing's outreach to the region.

- According to the American Enterprise Institute's China Global Investment Tracker, China has committed around 100 billion USD in the economies of Afghanistan, Bangladesh, the Maldives, Pakistan, Nepal and Sri Lanka.
- China is now the largest overseas investor in the Maldives, Pakistan, and Sri Lanka. **Hence, statement 1 is correct.**
- However, Bhutan does not have diplomatic relations with China. **Hence, statement 2 is correct.**

**4. Which of the following is/are correctly matched?**

1. Mutualism- Both species benefit
2. Amensalism- One species benefits, the other is unaffected
3. Commensalism- One species is harmed, the other is unaffected

**Options:**

- a. 1 only
- b. 1 and 3 only
- c. 2 and 3 only
- d. 1, 2 and 3

**Answer: a**

**Explanation:**

- Amensalism- One species is harmed, the other is unaffected
- Commensalism- One species benefits, the other is unaffected

**5. Consider the following statements with respect to Komodo dragon:**

1. It is the largest living lizard species in the world
2. It is endemic to the Amazon forest
3. Komodo National Park was classified as a UNESCO World Heritage Site in 1991

**Which of the above statements is/are incorrect?**

- a. 1 and 2 only
- b. 2 only
- c. 2 and 3 only
- d. 3 only

**Answer: b**

**Explanation:**

- The Komodo dragon is a member of the monitor lizard family Varanidae that is endemic to some Indonesian islands.
- Found only in the World Heritage-listed Komodo National Park and neighbouring Flores they are listed as “endangered” under IUCN classification.
  - Komodo National Park was classified as a UNESCO World Heritage Site in 1991

**6. The national motto of India, ‘Satyameva Jayate’ inscribed below the Emblem of India is taken from**

- a. Katha Upanishad
- b. Chandogya Upanishad
- c. Aitareya Upanishad
- d. Mundaka Upanishad

**Answer: d**

**Explanation:**

- Satyameva Jayate is taken from the Mundaka Upanishad.

Following the independence of India, it was adopted as the national motto of India. It is inscribed in the Devanagari script at the base of the Lion Capital of Ashoka and forms an integral part of the Indian national emblem.

## MAINS PRACTICE QUESTIONS

**1Q. Explain how e-governance can facilitate economic inclusiveness and bring social transformation in India. (250 words)**

### Approach

- Introduce by defining and linking e-Governance and inclusive growth.
- Give examples of e-Governance initiatives with socio-economic dimensions.
- Conclude by mentioning the need for citizen-centric governance.

**2Q. Discuss the challenges and opportunities in India's domestic civil aviation sector by highlighting the policy interventions like UDAN, Nabh Nirman etc. (250 words)**

### Approach

- Introduce by mentioning about the rising civil aviation sector in India.
- Mention the opportunities and challenges faced by the sector.
- Conclude by mentioning the importance of aviation sector and the need to provide policy support to the sector.