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MINISTRY OF SCIENCE AND TECHNOLOGY



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IGNCA
(Syllabus: GS Paper 1 – Art and Culture)

IGNCA's 'language atlas' to shine a light on India's linguistic diversity

Sreeparna Chakrabarty
NEW DELHI

As India makes efforts towards imparting education in the mother tongue, especially at the primary level, a crucial question remains on the actual number of languages that can be considered to be "active" in the country.

A proposed linguistic survey across the country by the Indira Gandhi National Centre for the Arts (IGNCA), which aims to enumerate how many languages are spoken and in which States and regions, can provide the answer.

The IGNCA is an autonomous body under the Union Culture Ministry.

India recognises 22 languages officially, which are part of Schedule 8 of the Indian Constitution. According to Census data, 97% of the Indian population speaks one of these languages. There are an additional 99 non-scheduled languages included in the Census, and according to the 2011 Census, around 37.8 million people identify one of these non-scheduled languages as their mother tongue.


The IGNCA is an autonomous body under Culture Ministry.

The native language of 1.2 million people remains unaccounted for due to the decision not to include languages with less than 10,000 speakers in the Census since 1971. Many of these languages not recorded in the official Census records are spoken by tribal communities.

Thus, of all the Census surveys, the official Census of 1961 was the most exhaustive and detailed with respect to linguistic data. In this Census, even languages with a single speaker were included in the records.

"There is an urgent need to carry out a comprehensive linguistic survey in order to create the Language Atlas of India," Prof. Gaur, Director and Head of the IGNCA's Kala Nidhi Division and Member of the UNCESCO Global Taskforce on Indigenous Languages, told *The Hindu*. "After this, the next Census can put a number to the number of people who speak each language or consider them as their mother tongues," he added.

Experts say it can be a database for future policy decisions.

According to the Detailed Project Report (DPR) prepared by the IGNCA, the stakeholders in the survey would be the Ministries of Culture, Education, Tribal Affairs, Home, Social Justice and Empowerment, and Development of North East Region, apart from various languages communities.

The IGNCA has identified the Central Institute of Indian Languages, the National Museum, Centres for Endangered Languages, and the Linguistic Departments of various universities as potential partners and collaborators in carrying out the survey.

Context: Recently, the **Indira Gandhi National Centre for the Arts (IGNCA)'s** 'language atlas' has been unveiled to illuminate India's rich linguistic diversity.

Indira Gandhi National Centre for Arts

- **IGNCA's Autonomy**: The IGNCA operates as an autonomous entity under the Union Culture Ministry, signifying its independence in cultural endeavors.
- **Aim**: To enumerate how many languages are spoken and in which States and regions, can provide the answer.
- **Nodal Ministry**: Culture Ministry
- **India's Linguistic Diversity**: India acknowledges 22 languages officially, listed in Schedule 8 of its Constitution, with 97% of the population conversant in at least one.
    - Census data identifies 99 non-scheduled languages, but excludes those with less than 10,000 speakers, leaving many tribal languages unaccounted for.
- **1961 Census**: The 1961 Census of India stands out as the most comprehensive linguistic survey, even cataloging languages with solitary speakers.
- **Call for a Comprehensive Survey**: Professor advocates for a comprehensive linguistic survey to create a Language Atlas of India, akin to the 1961 Census.
- **Survey Collaboration**: The IGNCA's proposed survey involves collaboration with multiple ministries and institutions, aiming for inclusive linguistic representation.
- **Survey Objectives and Phases**: The survey targets understanding India's linguistic landscape, necessitating phased data collection at state and regional levels, alongside digital archiving of spoken languages.
- **Historical Perspective - Linguistic Survey of India**: The inaugural Linguistic Survey of India conducted by Sir George Abraham Grierson in 1928 provides a foundational understanding of India's linguistic diversity, encompassing historical and contemporary contexts.

INDIAN EXPRESS

Explained

MUSLIM MARRIAGE ACT

Syllabus GS Paper 2 – Social Issues)

Why has Assam decided to repeal its Muslim Marriage Act?

SUKRITA BARUAH
GUWAHATI, FEBRUARY 25

ASSAM HAS decided to repeal the Assam Muslim Marriage and Divorce Registration Act of 1935, it was announced on Friday evening following a Cabinet meeting. In the meeting, the Cabinet approved the 'Assam Repealing Ordinance 2024', which will repeal the 89-year-old Act.

What is the Act for?

Enacted in 1935, the Act lays down the process to register Muslim marriages and divorces. A 2010 amendment replaced the word 'voluntary' in the original Act with 'compulsory', making registration of Muslim marriages and divorces compulsory in the state of Assam.

The Act authorises the state to grant licences to "any person, being a Muslim" to register marriages and divorces, with Muslim registrars deemed to be public servants. The Act is in line with Muslim personal law.

Why does Assam want to repeal it?

Chief Minister Himanta Biswa Sarma called this decision "another significant step towards prohibiting child marriages in Assam", stating that the Act allows marriage registration even if the bride and groom have not reached the legal marriageable age of 18 and 21, respectively.

A note on the Cabinet meeting referred to it as an "obsolete pre-Independence Act of the British for the then Province." It also stated that the registration machinery in the Act is "informal", thus "leaving a lot of scope for non-compliance of extant norms".

Advocate Nekibur Zaman, who was part of a state government-appointed committee to examine the legality of a law to ban polygamy, stated that the Act essentially governs nikah and talaq in the state, for which the authority is a government-registered kazi. "Many kazis misuse the power, and often enable the marrying of minors, and divorce without grounds," he claimed, calling it an "outdated Act."

This decision also comes a fortnight after BJP-ruled Uttarakhand became the first state in the country to introduce a Uniform Civil Code. Assam's BJP government has been clear that it intends to do the same soon, and while announcing the Cabinet's decision, minister Jayanta Malla Baruah claimed repealing the Act was a significant step towards this end. He also said that after the Act's repeal, Muslims will have to register marriages under the Special Marriage Act.

EXPLAINED POLICY

A district judge who did not wish to be named told The Indian Express that "as part of that process [to introduce a UCC], the state government will also have to repeal the acts that will be in contravention to it."

Why did the state link this decision to its crackdown on child marriages?

Last year, the Assam government had launched an unprecedented punitive crackdown against child marriages, arresting more than 4,000 and prosecuting most of them under the Protection of Children from Sexual Offences (POCSO) Act. The government has resolved to "eradicate" child marriage by 2026.

The provision of the Act that the CM said allows child marriage is regarding the process of making a marriage application to the registrar. It states: "... provided that if the bride and groom, or both, be minors, application shall be made on their behalf by their respective lawful guardians…"

Under Muslim personal law, the marriage of a bride who has attained puberty is considered valid. Puberty is presumed, in the absence of evidence, at 15 years of age.

Zunaid Khalid, an advocate and the president of Assam Millat Foundation, said child marriages could have been prevented without repealing the entire Act. "If the government is serious about checking child marriage, it could have amended the portion in contravention, and specified that only marriages of brides and grooms of legally marriageable age can be registered under [the Act]. The fallout of complete repeal of the Act is likely to just be more unregistered marriages."

Advocate Aman Wadud, also a member of the Congress party, echoed similar concerns, saying that the Act allows for a simple and decentralised marriage registration process, with 94 kazis spread across the state.

"Now, if the simple process under the Muslim Marriage Act is to be replaced with the Special Marriage Act — for which the nodal office is the District Commissioner's office, entails a one-month notice period, more robust documentation, and which is a complicated process for poor, illiterate people — the outcome is likely to simply be reduced registration," he said.

He further added that "in the absence of authorised kazis, the field would be wide open for unregistered kazis."

LONGER VERSION
indianexpress.com/explained

Context: Assam has recently decided to repeal the Assam Muslim Marriage and Divorce Registration Act of 1935, as announced following a Cabinet meeting.

Assam Muslim Marriage and Divorce Registration Act of 1935

- **About:** The Act, established in 1935, outlines the procedures for registering Muslim marriages and divorces.
- **Amendment of 2010**: In 2010, an amendment to the Act substituted the term 'voluntary' with 'compulsory', mandating the registration of Muslim marriages and divorces in Assam.
- **Licensing Authority**: The Act authorizes the state to grant licenses to individuals who are Muslim, designating Muslim registrars as public servants to register marriages and divorces.
- **Process for Marriage and Divorce Applications**: The legislation delineates the procedures for submitting marriage and divorce applications to the registrar, along with the subsequent processes for their registration.
- **Alignment with Muslim Personal Law:** Crucially, the Act is designed to be consistent with Muslim personal law, governing matters related to marriage and divorce within the Muslim community.
- **Assam Government's Rationale for Repealing:** Assam Chief Minister justifies the repeal as a measure to combat child marriages, citing provisions in the Act that permit marriage registration even if the individuals involved are below the legal marriageable age.

What is the background for the Assam Cabinet's decision?

- **Uttarakhand's UCC Implementation**: Uttarakhand has implemented a Uniform Civil Code (UCC), distinguishing it from other states.
  - Muslims constitute 13.95 per cent of Uttarakhand's population.
- **Demographic Composition**: In Assam, Muslims represent a significant proportion, accounting for approximately 34 per cent according to the 2011 Census.
- **Background of Assam's Muslims**: A majority of Assam's Muslim population is of Bengali-origin.
- **Concerns Over Demographic Impact**: One of the central concerns in Assam is the perceived impact of migration on its demographic makeup.

PIB Feb 24

STUDY ON KAZIRANGA PARK

(Syllabus: GS Paper 3 – Env and Eco)

New study tracking pollen from soil of Kaziranga National Park can interpret climate & vegetation change & help inform National Biodiversity Mission

Context: New research has developed a modern analogue for pollen and non-pollen palynomorphs (NPPs) of Kaziranga National Park that can help in the interpretation of the past vegetation and climate in a region.

Study in Kaziranga National Park

- **About:** Kaziranga National Park serves as a critical reserve for tropical species and facilitates gene reservoirs during glacial periods.
- **Dataset**: Scientists at the Birbal Sahni Institute of Palaeosciences (BSIP) created a modern analogue dataset for pollen and non-pollen palynomorphs (NPPs) from Kaziranga National Park.
- **Usage:** Modern pollen analogue being a prerequisite in this high precipitation tropical region for deciphering the past and future climatic scenario, the palaeo-ecological data would assist in better understanding the sustainable future projections in and around the national park.
- **Significance**: The research is the first holistic approach towards developing modern pollen and NPP analogue that would be an accurate reference tool for the past herbivory and ecological studies in the tropical region of northeast India.
- **Study findings**: Climate change is a dynamic process for the periodic vegetation shifts in a region. The extreme and unpredictable weather, and an increase in the frequency and intensity of natural disasters, is one of the prime drivers for the biodiversity loss in National Parks.

Kaziranga National Park and Tiger Reserve

- **Location**: Located at Golaghat and Nagaon districts of Assam.
- **Flora**: Tall elephant grass, marshland, and dense tropical moist broadleaf forests.
- **Fauna**: One-horned rhinos; Elephant; Royal Bengal tiger and Asiatic water buffalo. It is the home of the world's most one-horned rhinos and has the second-highest number of Rhinos after Pobitora Wildlife Sanctuary, situated in Assam.
- **River:** Located on the edge of Brahmaputra River and Diphlu River flows through the National Park.
- **National Highway (NH)**: NH 37 passes through the National Park.
- **Conservation Status Declared as:**
    - National Park in 1974, UNESCO World Heritage Site in 1985, Tiger Reserve in 2007 and Recognized as an Important Bird Area by Birdlife International.

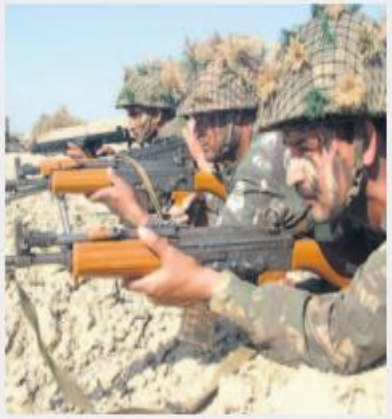
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EXERCISE DHARMA GUARDIAN

(Syllabus: GS Paper 2 – IR)

India, Japan begin military exercise



It is an annual exercise and conducted alternately in India and Japan. AFP

India and Japan on Sunday kicked-off a two-week military exercise in Rajasthan's Mahajan field firing range to foster deeper cooperation in confronting common security challenges.

The exercise 'Dharma Guardian' between the Indian Army and the Japan Ground Self Defence Force is being conducted under the broad framework of India-Japan strategic cooperation, officials said. It is an annual exercise and conducted alternatively in India and Japan.

The contingent of both sides comprises 40 personnel each.

The Japanese contingent is being represented by troops from the 34th Infantry Regiment and the Indian Army contingent is being represented by a battalion from the Rajputana Rifles, the officials said. "The aim of the exercise is to foster military cooperation and enhance combined capabilities to execute joint operations," the Indian Army said. "The exercise will also facilitate developing inter-operability, bonhomie and camaraderie between troops of both the sides. This will enhance the level of defence cooperation, further fostering bilateral relations between the two friendly nations," it said. PTI

Context: India and Japan recently kicked off a two-week military exercise in Rajasthan's Mahajan field firing range to foster deeper cooperation in confronting common security challenges.

Exercise 'DHARMA GUARDIAN

- **About:** It is an annual exercise and conducted alternatively in India and Japan.
- **Japanese Contingent:** Troops from the 34th Infantry Regiment.
- **Indian Army Contingent**: Battalion from the Rajputana Rifles.
- **Aim**: To foster Military Cooperation and enhance combined capabilities to execute joint operations in semi-urban environment under Chapter VII of United Nations Charter.
- **Focus:** On high degree of physical fitness, joint planning, joint tactical drills and basics of special arms skills.

Significance

- **Enhancing Tactical Operations:** Exercise 'DHARMA GUARDIAN' promotes the sharing of best practices in Tactics, Techniques, and Procedures for conducting tactical operations.
- **Building Inter-Operability**: The exercise facilitates the development of inter-operability among troops from both sides, fostering better coordination and synergy.
- **Fostering Camaraderie**: Participation in the exercise cultivates bonhomie and camaraderie among the troops, strengthening bonds between the two nations.
- **Boosting Defence Cooperation**: The exercise contributes to enhancing the level of defence cooperation, further solidifying bilateral relations between the friendly nations.

INDIAN EXPRESS Explained

ELECTRICITY RULES 2020
(Syllabus: GS Paper 3 – Economy)

CHANGES IN ELECTRICITY RULES: BOOST TO ROOFTOP SOLAR POWER

AGGAM WALIA
NEW DELHI, FEBRUARY 25

THE MINISTRY of Power has notified amendments to the Electricity (Rights of Consumers) Rules, 2020, to accelerate the installation of rooftop solar projects and to introduce new provisions related to connections in residential societies.

The amendments, which were notified on February 22, have eased rules around the requirement of a technical feasibility report for rooftop solar projects and allow residential societies to opt for individual connections or a single point connection through a vote. Now, electricity distribution companies (DISCOMs) will also be required to install an additional meter to verify consumer complaints regarding inaccurate meter readings.

The amendments have reduced the timeline for getting a new electricity connection and require DISCOMs to provide for a separate connection for an electric vehicle (EV) charging point, if requested by a consumer. This is the fourth time the rules have been amended since the original notification in 2020.

About rooftop solar projects

Earlier, DISCOMs were required to conduct a feasibility study for rooftop solar projects within 20 days after an application was filed and intimate the outcome to the applicant. The latest amendments have reduced the time period to 15 days. Moreover, if the study is not completed within 15 days, "it shall be presumed that the proposal is technically feasible".

In other words, DISCOMs are no longer required to complete a technical feasibility study before accepting an application to begin the installation of solar panels. The rules also note that solar PV systems up to a capacity of 10 kilowatt shall be deemed accepted without requiring a technical feasibility study.

Also, the costs of strengthening distribution infrastructure for rooftop solar projects with a capacity of up to 5 kilowatt will be borne by DISCOMs.

The amendments come after Prime Minister Narendra Modi launched PM Surya Ghar: Muft Bijli Yojana on February 15. The new government scheme will provide households a subsidy of up to 40 per cent to install solar panels on their roofs. The government expects the scheme to benefit 1 crore households and help it save around Rs 75,000 crore per year in electricity costs.



Solar PV systems up to 10 kw capacity will be accepted without a technical feasibility study. *File*

Empowering consumers

The latest amendments include new rules to let consumers in a residential society opt for individual connections or a single point connection "by means of a transparent ballot to be held by the distribution licensee". As per the rules, individual connections will be given to each house or flat owners provided that more than 50 per cent of the owners opt for it. If the owners opt for a single point connection, then the association overseeing a residential society will be responsible for metering, billing, and collection of the amount due on a no-profit-no-loss basis. In the case of individual connections, the DISCOM will be responsible for those tasks.

The rules define a residential association as one "comprising all the property owners within a Co-operative Group Housing Society, Multistoried Building, Residential Colony, or a similar body registered with the State Government".

New connections swifter

The amended rules have reduced the time period for obtaining a new electricity connection or modifying an existing one in metropolitan areas from seven to three days, in other municipal areas from 15 to seven days, and in rural areas from 30 to 15 days. In rural areas with hilly terrain, however, the time period will continue to remain 30 days.

Context: The Government of India has approved amendments to the Electricity (Rights of Consumers) Rules, 2020.

Electricity (Rights of Consumers) Rules, 2020

- **About**: Electricity is a Concurrent List or List-III (Seventh Schedule) subject and the central government has the authority and the power to make laws on it.
- **Objective:** To accelerate the installation of rooftop solar projects and empower consumers with provisions on connections in residential societies and solving complaints on meter readings

The major amendments made are as follows.

- **Facilitating Easier and Faster Installation of Rooftop Solar Systems**
  - Amendments to facilitate faster installation and enhance ease of setting up Rooftop Solar PV systems.
  - Exemption for technical feasibility study for systems up to 10 kW capacity.
  - Reduced timeline for feasibility study completion.
  - Distribution system strengthening for systems up to 5 kW capacity at the distributor's cost.
  - Reduced commissioning timeline for distribution licensees.
- **Separate Connections for Electric Vehicle Charging Stations**
  - Consumers can obtain separate electricity connections for EV charging.
  - Aligned with carbon emission reduction goals.
- **New Connections and Changes in Existing Connections Obtained Faster**
  - Reduced timeframes for new connections in different areas.
  - Exception for rural hilly terrain.
- **Additional Rights for Consumers in Residential Colonies and Flats**
  - Enhanced consumer choice and transparency in metering and billing.
  - Options for individual or single-point connections.
  - Separate metering, billing, and collection for different types of consumption.
- **Mandatory Additional Meter in Cases of Complaints**
  - Distribution licensee required to install additional meters for complaints.
  - Verification of consumption for a minimum of three months.
  - Focus on consumer interests and standards set by the Electricity (Rights of Consumers) Rules, 2020.

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ATTUKAL PONGALA

(Syllabus: GS Paper 1 – Ar and Culture)

Kerala capital sees massive turnout of devotees for Attukal Pongala

The Hindu Bureau
THIRUVANANTHAPURAM



Hearths of devotion: Women praying during the Attukal Pongala in Thiruvananthapuram. S. MAHINSHA

Smoke billowed from tens of thousands of cooking pots lining streets and public spaces here on Sunday as women celebrated the Attukal Pongala festival by making the ritual offering to the presiding deity of the Attukal Bhagavathy temple.

Often dubbed 'Women's Sabarimala,' the event saw a huge turnout this year. "It's a wonderful experience," said Simple Krishnan, a teacher from Gurgaon, Haryana.

The women began cooking the ritual offering after the 'Pandara Aduppu,' the main hearth at the temple, was lit in the morning. Traditionally, the offering, a sweet pudding made from rice, jaggery, grated coconut, ghee and banana, is prepared in earthen pots.

The presiding deity, Attukal Bhagavathy, is said to be the divine incarnation of Kannaki, the protagonist of the Tamil epic, *Silappadhikaram*. The lore is that after destroying Madurai to avenge the injustice done to her husband Kovalan, Kannaki reached Kerala, and took rest at Attukal, while on her way to Kodungalloor.

Context: Smoke billowed from tens of thousands of cooking pots lining streets and public spaces here on Sunday as women celebrated the Attukal Pongala by making the ritual offering to the presiding deity of the Attukal Bhagavathy temple.

Attukal Pongala

- **About**: Pongala is a ten-day-long festival celebrated at the Attukal Bhagavathy Temple.
- **Commencement Ceremony:** The festival begins with the musical narration of the Goddess' story (Kannaki Charitam) during the "Kappu Kettu ceremony".
- **Victory of Good Over Evil**: Pongala commemorates the triumph of Good over Evil, symbolized by the slaying of the Pandyan King in the story.
- **Dramatic Rituals**: The Goddess' victory over the Pandyan King is marked by intense drumming and chanting, followed by the lighting of hearths for preparing offerings.
- **Significance of Pongala**: Pongala, meaning 'to boil over', involves women preparing sweet payasam as an offering to the Goddess.
- **Attukal Bhagavathy Temple**: Dedicated to Goddess Bhagavathy, this temple is renowned as "the Sabarimala of Women" due to its large female devotee base.
- **Guinness Record Holder**: Attukal Pongala entered the Guinness Book of World Records for the largest annual gathering of women in 1997 and 2009.
- **Architectural Fusion**: The temple showcases elements of both Kerala and Tamil architectural styles, reflecting cultural fusion.

PIB Feb 25

BHARAT TEX 24
(Syllabus: GS Paper 3 – Economy)

PM to inaugurate Bharat Tex 2024 on 26th February

Context: Prime Minister of India inaugurate **Bharat Tex 2024,** one of the largest-ever global textile events to be organised in the country, on 26th February at Bharat Mandapam, New Delhi.

BHARAT TEX 2024

- **About**: It is a global textile mega event organized by a consortium of 11 Textile Export Promotion Councils, supported by the Ministry of Textiles.
  - It serves as a prominent international platform for the textile industry, featuring a wide array of activities including exhibitions, knowledge sessions, thematic discussions, and more.
- **Stakeholder Engagement:** The event aims to attract multiple stakeholders such as policymakers, global CEOs, international exhibitors, and buyers, fostering networking and collaboration opportunities.
- **Key Activities:**
  - **Exhibitions and Demonstrations:** Dedicated pavilions on sustainability, recycling, and fabric testing zones offer insights into the latest innovations and practices in the textile industry.
  - **Thematic Discussions:** Thematic discussions cover topics such as resilient global supply chains, digitization, and other pertinent industry trends.
  - **National Technical Textiles Mission (NTTM)**: It will oversee the hackathon, which focuses on research, development, and innovation, along with education, skill development, and market promotion for technical textiles.
  - The **hackathon will consist of three phases:** Ideation, Development, and Presentation and Judging, covering ten thematic areas ranging **from Smart Textiles to Sustainable Textiles.**
  - Top three winners may be eligible for funding under the **Grant for Research and Entrepreneurship across Aspiring Innovators in Technical Textiles (GREAT),** receiving up to INR 50 lakhs for a maximum of 18 months, subject to eligibility criteria.
- **Celebrating Indian Textiles:**
  - **Rich Heritage:** Bharat Tex 2024 highlights India's legendary textile heritage, showcasing its diverse range of textiles, techniques, and traditions dating back centuries.
  - **Image Strengthening:** The event strengthens India's image as a custodian of tradition, innovation, and sustainability in the textile industry.
  - **Manufacturing Hub**: It celebrates India's reliability as a competitive, sustainable textile manufacturing hub, showcasing its expertise across the entire value chain, from raw materials to end products.

LOK SABHA
(Syllabus: GS Paper 2 – Polity)

PM halts *Mann ki Baat*, hints about Lok Sabha elections

The Model Code of Conduct may be in force from March, PM Narendra Modi says

Somrita Ghosh
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NEW DELHI

In his *Mann ki Baat* monthly radio programme on Sunday, Prime Minister Narendra Modi hinted that the dates of the Lok Sabha elections may be announced soon and that there would be a three-month break before the next episode since the Model Code of Conduct may take effect in March.

While speaking on the 110th episode of the programme, he said, "The atmosphere of Lok Sabha elections is all pervasive in the country and as happened last time, there is a possibility that the code of conduct might also be in place in the month of March."

In 2019, the Election Commission had announced the Lok Sabha elections on 10 March. The voting took place in seven phases between 11 April and 19 May. Launched on 3 October 2014, *Mann Ki Baat* aims to connect with various segments of Indian society including women, the elderly, and the youth. The next episode will be the 111th, and what could be better than the auspicious number 1-1-1, he said.

Mentioning first-time voters, the PM appealed to the youth to vote in large numbers and asked prominent influencers from sports, films, social media to motivate people to vote.

He hoped that the Election Commission's campaign—'*Mera Pehla Vote–Desh Ke Liye*'—would motivate these first-time voters and activate its youth power. "On turning 18, you are getting a chance to elect a member for the 18th Lok Sabha. That means this 18th Lok Sabha will also be a symbol of youth aspiration," he said.

> Launched on 3 October 2014, *Mann Ki Baat* aims to connect with various segments of Indian society including women, the elderly, and the youth

The PM hailed woman power ahead of Women's Day on 8 March and interacted with some women who have achieved significant success in their respective fields such as Drone Didi.

Highlighting the importance of technology in reducing the conflict between humans and animals, he said artificial intelligence has helped people to co-exist with tigers in Chandrapur in Maharashtra.

Further, a Bengaluru-based company has made apps named 'Bagheera' and 'Garuda' to monitor the speed of vehicles and other activities during jungle safaris.

Reaching out to people in Bihar, he spoke about Bhim Singh Bhavesh who is working to educate children of the Musahar community.

Context: In his recently aired Mann ki Baat monthly radio programme, the Prime Minister of India hinted that the dates of the Lok Sabha elections may be announced soon and that there would be a three-month break before the next episode, citing the potential implementation of **the Model Code of Conduct** in March.

Lok Sabha

- **Known as**: Often referred to as the Lower House or the House of the People.
- **Election:** Members are directly elected through Universal Adult Franchise.
- **Lok Sabha Structure(Article 81(1))**: The Lok Sabha can have a maximum membership of 550, with 530 members directly elected from states and 20 members elected from Union Territories.
- **Seat Distribution**: Seats are distributed among states based on territorial representation and population proportion.
- **Constituency Demarcation**: States are subdivided into constituencies to ensure equal population representation.
- **Qualifications for Lok Sabha Members**:
- **Eligibility Criteria**: Minimum age requirement of 25 and adherence to the Constitution.
- **Tenure**: The standard term for Lok Sabha is five years, subject to dissolution under certain circumstances.
- **Extension Provisions**: Extensions may occur during National Emergencies but are limited in duration.
- **Allocation of Seats to States**:
  - **Population-based Allocation:** Seats allocated to states are proportionate to their population, subject to a minimum threshold.
  - **Applicability**: The provision applies if the state's population exceeds 60 lakhs.

Power and Functions

- **Decisions in Joint Sitting**: Ordinary laws require approval from both Houses, Disagreements between Houses lead to joint sessions, Lok Sabha's larger strength often decides outcomes.
- **Power in Money Matters**: Lok Sabha holds more authority in financial affairs.
  - Once Lok Sabha approves budgets or money-related laws, Rajya Sabha cannot reject.
  - Rajya Sabha can only delay or suggest changes, which Lok Sabha may accept or reject.
- **Lok Sabha controls the Council of Ministers**. 'No confidence' vote by Lok Sabha members requires Ministers, including Prime Minister, to resign. Rajya Sabha lacks this authority.

BUSINESS STANDARD

Page 18

SMALL FINANCE BANKS

(Syllabus: GS Paper 3 – Economy)



'A rethink on priority sector norms for SFBs can be helpful'

Nearly a decade ago, the Reserve Bank of India (RBI) licensed 10 small finance banks (SFBs) to bolster financial inclusion. The Report on Trend and Progress of Banking in India (FY23) notes that some microfinance institutions among SFBs earlier retained their business models. Consequently, the share of unsecured lending in their portfolios, especially to microfinance and joint liability group borrowers, is high. Lack of asset diversification is also often coupled with geographical concentration, implying significant risk. A comprehensive review of the regulatory capital framework for SFBs is under consideration. A few SFBs also want a relook at the license condition that 75 per cent of their advances be to the priority sector, and more clarity towards a universal banking licence. **UMA SHANKAR PALIWAL**, chief executive officer of the Association of Small Finance Banks of India (and former executive director, RBI), spoke with **Raghu Mohan** in a video interview. Edited excerpts:

Q&A

UMA SHANKAR PALIWAL
CEO, ASFBI

At the outset, your views on SFBs' journey so far...

The RBI (Reserve Bank of India) granted licences in September 2015 to 10 SFBs. The requirement and expectation, including the objective of the RBI, were that it should lead to greater financial inclusion and also serve the unbanked areas. So, to that extent, yes, all the 10 SFBs that have been in existence have been doing a good job, and in addition to them, two more have joined in the past two years with one converting from a cooperative bank, which the RBI has also encouraged. So, it has been a great journey.

Is the SFB model sustainable in its current form?

Yes, categorically. One, the licensing conditions said 75 per cent of the advances have to go to the priority sector, and all SFBs have been doing it very successfully. Two, of total advances, 50 per cent have to be below ₹25 lakh — a condition that leads to furthering financial inclusion. The very fact that 25 per cent of the branches have to be opened in unbanked areas has also been met. I would also like to reiterate that the conditions in the market and the operations of SFBs in meeting the requirements and showcasing them – in terms of the licence conditions for which they were set up – have been established in the past seven years.

But do you feel there is a need for a rethink on the SFB priority sector norm to align with that of commercial banks at 42 per cent of book?

Well, the licensing conditions as we all know were different. The regulator can think of having a glide path that may not be touching 42 per cent because then the gap between the two and the distinction between an SFB and a universal bank would disappear, at least on this front.

The stock market performance of SFBs appears to indicate that further supply of capital is going to be an issue.

The majority of the SFBs are listed; I am talking of the original 10. What we have seen is an overwhelming response in the IPO (initial public offering) participation by the public as well as investors (institutional), and that proves that there is appetite for the sector. And this is also further complemented by the fact that for on-tap licences, 10 applications have been received, some of which were under active consideration and some of them continue to be so.

Do you think there is a need for further clarity on SFBs path towards universal bank licences?

The guidelines of 2015 indicated that after the successful completion of five years and subject to the conditions that have to be met in terms of the networth and capital for applying for a universal bank licence, SFBs that are fulfilling the requirement are eligible. Now, it is left to SFBs to take a call as and when they feel like whether it would be an option for them. And yes, in case there is clarity required on the existing guidelines the SFBs, including the Association of SFBs can always engage. And we are willing to provide the inputs to the regulator to ensure that there is clarity in case some need is felt on part of the SFBs for doing so.

Context: The Reserve Bank of India (RBI) licensed 10 small finance banks (SFBs) to bolster financial inclusion. The Report on Trend and Progress of Banking in India (FY23) notes that some microfinance institutions among SFBs earlier retained their business models.

Small Finance Banks (SFBs):

- **About:** SFBs are banks that have limited financial resources and are regulated by the Reserve Bank of India.
- **Purpose of SFBs**: SFBs aim to provide financial inclusion to low-income individuals and underserved communities who are often excluded from traditional banking systems.
- **Financial Services Offered by SFBs**: SFBs facilitate access to financial products such as small loans, savings, insurance, and basic banking services for their target segments.
- **Regulatory Framework for SFBs**: These are registered as public limited companies under the Companies Act, 2013, and are governed by various statutes including the Banking Regulations Act, 1949, and RBI Act, 1934.
- **RBI Guidelines**:
  - SFBs are granted scheduled bank status under section 42 of the RBI Act, 1934, after becoming operational.
  - They must primarily focus on providing financial services to the unbanked and underbanked.
  - SFBs must maintain a minimum CRAR of 15% and extend 75% of their net bank credit to Priority Sector Lending.
  - They are mandated to open 25% of branches in unbanked rural areas and have a minimum paid-up capital of Rs. 200 crore.
- **Loan Portfolio and Compliance**: SFBs are required to maintain at least 50% of their loan portfolio as microfinance and advances up to Rs. 25,00,000.
- They must adhere to prudential norms and regulations regarding income recognition, asset classification, and provisioning.
- **Technology Adoption**: SFBs are encouraged to leverage technology to enhance operational efficiency and expand their reach to target segments.

TIMES OF INDIA

Page 1

POVERTY ESTIMATION

(Syllabus: GS Paper 3 – Economy)

Poverty level significantly down to 5%, says Niti CEO

Cites Govt Data On 'Strong' Rural Consumption

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New Delhi: The latest survey of household consumption expenditure released by the statistics office has shown that rural consumption has remained robust, narrowing the gap with urban, and the numbers could mean a sharp reduction in the poverty level in the country, the Niti Aayog CEO said. "Based on this data, poverty levels in the country could be closer to 5% or less," B V R Subrahmanyam said, adding that rural deprivation has almost disappeared going by the data.

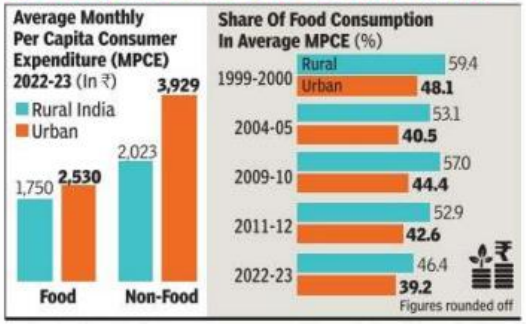
The numbers could have an implication for interest rate setting by RBI as the share of food and cereals is lower in the retail inflation index, he said, asserting the data has dispelled doubts about the state of the rural economy.

Poverty level is calculated on the basis of consumption expenditure data and there has been a sharp debate about the number of poor. Data for 2017-18 was not released, so this is the latest data after 2011-12.

▶ EDIT: Good, Can Be Better

▶ Food spend, P 18

SPENDING ON FOOD DECLINING



Context: Recently, the statistics office released the latest survey of household consumption expenditure in New Delhi, indicating that rural consumption has remained robust, narrowing the gap with urban areas, potentially leading to a **sharp reduction in the country's poverty levels**, stated the Niti Aayog CEO.

Key Point of Survey

- **Declining Share of Food Expenditure**: Rural India has experienced a significant milestone as food expenditure fell below 50%, while urban India witnessed a decline below 40%, marking a remarkable transformation in spending habits.
- **Evolution of Food Consumption Patterns:** In rural India, the share of food expenditure has transitioned from 59.4% in 1999-2000 to 46.38% in 2022-23, indicating a noteworthy decline over the years. Similarly, urban households have seen a shift from 48.06% to 39.17% in the average monthly per capita consumption expenditure on food.
- **Reviewing the Inflation Basket**: Inflation is calculated based on changes in price levels of items in a large basket reflecting consumption patterns.
- The Consumer Price Index (CPI) relies on a 2012 basket, but the latest Household Consumption Expenditure (HCE) Survey 2022-23 suggests significant changes.
- **Imputed and Non-Imputed Average MPCE Data**:
  - The HCE Survey 2022-23 includes imputed values for items received free via social welfare programs.
  - These items range from food staples to electronic devices and clothing.
  - MPCE data are segmented into fractile classes to analyze population distribution.
- **Disparity in MPCE Among Population Segments**: The bottom 5% of India's rural population, based on MPCE ranking, had an average MPCE of ₹1,373, while it was ₹2,001 for the same urban population segment.
  - Conversely, the top 5% in rural and urban areas had significantly higher average MPCE of ₹10,501 and ₹20,824, respectively.

NITI Ayog

- **About**: It is the premier policy 'Think Tank' of the Union Government, providing both directional and policy inputs.
- **Establishment**: In 2015 via an executive resolution by replacing the Planning Commission of India
- **Objective:** To develop a common vision for both the Central and State governments, recognizing that robust states are the foundation of a robust nation.

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