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MK Yadav Sir



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MINISTRY OF
SCIENCE AND
TECHNOLOGY

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In last 5 years, Rs 10 lakh crore in write-offs help banks halve NPAs

Banks recovered only Rs 1.32 lakh cr from write-offs in 5 years ending March 2022

GEORGE MATHEW
MUMBAI, NOVEMBER 20

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TO KNOW**

AN **EXPRESS** RTI
APPLICATION

AFTER WRITING off a huge amount of loans worth over Rs 10 lakh crore in the last five years, banks have been able to recover only 13 per cent of it so far. The mega write-off exercise has enabled banks to reduce

their non-performing assets (NPAs), or defaulted loans, by Rs 10,09,510 crore (\$123.86 billion)
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EXPLAINED
E Why do banks write off loans

AFTER A loan turns bad, a bank writes it off when chances of recovery are remote. It helps the bank reduce not only its NPAs but also taxes since the written off amount is allowed to be deducted from the profit before tax.

Why NPAs occur?

Bad Lending Practices
When banks neglect basic factors like repaying capacity etc.

Competition
When banks compete amongst themselves and provide unsecured loan

Incremental Components
When internal bank management like credit policy etc. is affected

Overhang Components
When environmental factors are the cause

Crisis
When banking sector witness a lower than average rate of revenues and profits

NON PERFORMING ASSETS (Syllabus: GS Paper 3 - Economy)

Context: After writing off a huge amount of loans worth over Rs 10 lakh crore in the last five years, banks have been able to recover only 13 percent of it so far.

- A write-off is an accounting action that reduces the value of an asset while simultaneously debiting a liabilities account.

Non Performing Assets (NPA)

- **About:** When a **person delays the payment of the loan or an amount** which was due on him through the delay in payment in either interests or installments or principal amount, that particular loan or amount is termed as Non-Performing Asset.
 - As per the Reserve Bank of India (RBI), an asset becomes non-performing when it **stops to generate income for the bank.**
- **Different from Bank Fraud:** **Bank fraud is a criminal offense**, Non-Performing Assets is a loan or advance wherein interest or installments of principal remain overdue for a period of 90 days.
- **Classification of Non-Performing Assets (NPA):**
 - **Substandard Assets:** These are the assets which have remained NPA for a period of **less than or equal to 12 months.**
 - **Doubtful Assets:** If the asset is in the substandard **category for a period of 12 months.**
 - **Loss Assets:** These assets are of little value, it can **no longer continue as a bankable asset**, there could be some recovery value.
 - **Gross non-performing assets:** The sum of all the loans that have been defaulted by the individuals who have acquired loans from the financial institution.
 - **Net non-performing assets:** The amount that is realised after provision amount has been deducted from the gross non-performing assets.
- **Regulations of NPA:** Banks utilize **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Sarfaesi) Act of 2002** as an effective tool for bad loans (Non Performing Asset) recovery.
 - The Sarfaesi Act is effective only against secured loans where banks can enforce the underlying security.
 - The Act provides **three alternative methods** for recovery of non-performing assets, namely: Securitisation, Asset Reconstruction and Enforcement of Security without the intervention of the Court.
 - The **other measures** for reducing NPA's are Debt Recovery Tribunals, Lok Adalats, Credit Information Bureau, Insolvency and Bankruptcy Code (IBC), Bad Bank etc.

Climate deal delivers Loss & Damage Fund

But no funding details; final draft skips 'phasing down' all fossil fuels

SHREYA JAI
New Delhi, 20 November

Extended negotiations during the Conference of the Parties (COP27) at Sharm el-Sheikh in Egypt have resulted in a landmark decision to create the first-ever 'Loss and Damage Fund (LDF)' to compensate developing nations for harm caused by climate extremes. But there was little progress on other key issues, such as India's call for "phasing down" all fossil fuels.

The final implementation plan released by the UN — after the climate talks got stretched by nearly three days — stated: "It welcomes the consideration, for the first time, of matters relating to funding arrangements responding to loss and damage associated with the adverse effects of climate change, including a focus on addressing loss and damage."

The UN further stated it welcomes the "adoption of decisions on matters relating to funding arrangements responding to loss and damage associated with the adverse effects of climate change".

Finer details on the LDF were, however, missing, especially regarding funding. The text said "institutional arrangements of the Santiago network for averting, minimising, and addressing loss and damage associated with the adverse effects of climate change to enable its full operationalisation". Not many rich countries supported setting up such a fund, despite several developing economies, especially African and South Asian nations, clamouring for it.

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EDIT: GOOD AND BAD NEWS **P9**



Climate activists during the COP27 climate summit, in Sharm el-Sheikh, Egypt

AGREEMENT: BETWEEN THE LINES

▶ Nothing in agreement on emission reductions or mobilising greater financial and tech resources to fight climate change

▶ Loss and Damage Fund is the only bright spot

▶ Issues critical to operationalisation of LDF have not been addressed

▶ 'Transitional committee' to make recommendations on how to operationalise new funding arrangements

▶ \$4-6 trn a year needed for global transformation to a low-carbon economy

▶ \$100 bn a year funding by developed nations isn't a reality yet

"THE WORLD HAS WAITED FAR TOO LONG FOR THIS (LOSS AND DAMAGE FUND)"

Bhupender Yadav,
Union minister, environment, forest and climate change



LOSS AND DAMAGE FUND

(Syllabus: GS Paper 3 - Env & Eco)

Context: Extended negotiations during the Conference of the Parties (COP27) at Sharm el Sheikh in Egypt have resulted in a landmark decision to create the first ever 'Loss and Damage Fund (LDF)' to compensate developing nations for harm caused by climate extremes.

Loss and Damage Fund (LDF)

- **About LDF:** To compensate the most vulnerable countries from climate-linked disasters.
- **Loss and damage:** Loss and damage refers to costs the rich and developed countries, who are majorly responsible for industrial emissions that pollute the environment, should pay to poorer nations that have made negligible contribution to pollution but are more vulnerable to extreme climate events — for example, the devastating floods in Pakistan recently.
 - It is used in UN climate negotiations to express the effects of climate change that outweigh people's ability to adapt.
 - It is disproportionately affecting vulnerable communities, making addressing the issue a matter of climate justice.
 - While the UNFCCC has not defined loss and damage precisely, it is caused by extreme weather events (cyclones, droughts, heatwaves) and slow-onset changes (sea level rise, desertification, ocean acidification).
 - Climate change damages can be classified as economic losses or non-economic losses (such as loss of life).
- **Warsaw International Mechanism (WIM):** The Warsaw International Mechanism (WIM) for Loss and Damages, set up in 2013, was the first formal acknowledgment of the need to compensate developing countries struck by climate disasters.

What is "loss and damage"?

The phrase refers to costs already being incurred from climate-fuelled weather extremes or impacts, like rising sea levels

■ Climate funding so far has focused on cutting CO2 emissions, while a third of it went towards helping communities adapt to future impacts

■ Loss and damage funding is expected to cover the cost of damage that countries cannot avoid or adapt to

■ A report by 55 vulnerable countries estimated that their combined climate-linked losses in the last two decades totalled



\$525 billion, or 20% of their collective GDP. This could go upto \$580 billion per year by 2030

■ Vulnerable countries and campaigners argue that rich countries that caused the bulk of climate change with their historical greenhouse gas emissions should pay

Source: Reuters

States check, verify data of PM Kisan beneficiaries: Ministry

The Hindu Bureau
NEW DELHI

In a response to *The Hindu* report published on Sunday that the number of farmers who received the 11th instalment of funds from the Prime Minister's Kisan Samman Nidhi (PM-KISAN) has fallen by 67%, the Union Agriculture Ministry said it is an erroneous reflection on the functioning of the PM Kisan scheme, and said the responsibility of maintaining the data of beneficiaries remained with the States.

"The scheme extensively uses digital technologies to verify eligibility of farmers. States/ U.T. upload the data of eligible farmers after verification of the farmers, in terms of eligibility and exclusion criterion prescribed under the scheme. The data of farmers so uploaded by States goes through several validations, through the portals of UIDAI, PFMS, Income Tax Portal and NPCI," the Ministry said.

It, however, did not mention why only three crore farmers have received all 11 instalments.

It claimed that for each instalment, the benefits are processed only after Request for Fund Transfer (RFT) is signed by the States/ U.T.

"Accordingly, the number of eligible farmers who have received the benefits has increased over time compared to the 1st instalment given in December 2018-March 2019. Thus, while the number of farmers who were given first instalment was 3.87 crore, it rose to six crore in the second instalment; 7.65 crore in the third instalment; 8.20 crore in the fourth instalment; 9.26 crore in the fifth instalment; 9.71 crore in the sixth instalment; 9.84 crore in the seventh instalment; 9.97 crore in the eighth instalment; 10.34 crore in the ninth instalment; 10.41 crore in the tenth instalment and 10.45 crore in the eleventh instalment," the Ministry said.

PM-KISAN

(Syllabus: GS Paper 2 - Economy & Agriculture)

Context: The number of farmers who received the 11th instalment of funds from the Prime Minister's Kisan Samman Nidhi (PM-KISAN) has fallen by 67%, the Union Agriculture Ministry said it is an erroneous reflection on the functioning of the PM Kisan scheme, and said the responsibility of maintaining the data of beneficiaries remained with the States.

Prime Minister's Kisan Samman Nidhi (PM-KISAN)

- **About:** A central sector scheme under the government of India which provides income support to the farmers and their families.
- **Origin:** It was launched on 24 February 2019 in **Gorakhpur**, Uttar Pradesh.
 - PM-KISAN scheme was **first implemented as the Rythu Bandhu scheme** by the Government of Telangana where a certain amount was handed directly to the eligible farmers.
 - Later, on 1 February 2019, during the 2019 Interim Union Budget of India, the Central Government announced the implementation of this scheme as a nationwide project.
- **Nodal Ministry:** Ministry of **Agriculture and Farmers Welfare**.
- **Key Features:** Income support of **Rs.6,000 per year in three instalments** which will be deposited directly to the bank accounts.
- **Eligibility:** **All landholding farmers** (subject to the prevalent exclusion criteria).
- **Exclusion Categories:**
 - All **Institutional Landholders**.
 - Farmer families in which one or more of its members belong to the following categories:
 - Former and present holders of **constitutional posts**
 - Former and present **Ministers/ State Ministers and former/present Members of Lok Sabha/ Rajya Sabha/ State Legislative Assemblies/ State Legislative Councils, former and present Mayors of Municipal Corporations, former and present Chairpersons of District Panchayats.**
 - All **serving or retired officers and employees** of Central/ State Government Ministries /Offices/Departments and its field units Central or State PSEs and Attached offices /Autonomous Institutions under Government as well as regular employees of the Local Bodies (Excluding Multi Tasking Staff /Class IV/Group D employees)
 - All **superannuated/retired pensioners** whose monthly pension is Rs.10,000/-or more (Excluding Multi Tasking Staff / Class IV/Group D employees) of above category
 - All Persons who **paid Income Tax in last assessment year**
 - **Professionals** like Doctors, Engineers, Lawyers, Chartered Accountants, and Architects registered with Professional bodies and carrying out profession by undertaking practices.
- **Funding:** 100% funding from the Government of India.

FPIs invest ₹30,385 crore in stocks in Nov

PTI

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Foreign investors have been aggressively buying Indian equities in November, investing ₹30,385 crore this month so far, on stabilisation in rupee and resilience of the domestic economy compared to global counterparts.

However, going forward, buying by Foreign Portfolio Investors (FPIs) is unlikely to turn very aggressive as high valuations in India are a headwind, said V. K. Vijayakumar, chief investment strategist at Geojit Financial Services.

Further, valuations in markets like China, South Korea and Taiwan are very attractive now and so more FPI money is likely to move to these markets, he added.



Total outflow by FPIs in stocks is ₹1.4 tn this year so far. AP

According to data with the depositories, FPIs invested a net sum of ₹30,385 crore in equities during November 1-18. This came following a net outflow of just ₹8 crore last month and ₹7,624 crore in September.

Prior to these outflows, FPIs were net buyers in August to

the tune of ₹51,200 crore and nearly ₹5,000 crore in July. Before that, foreign investors were net sellers in Indian equities for nine months in a row which started in October 2021.

So far this year, the total outflow by FPIs in equities stands at ₹1.4 trillion. The latest spurt in net inflows can be attributed to the recent surge in equity markets, stability in Indian economy compared to its global counterparts and stabilisation in rupee, Morningstar India associate director, Himanshu Srivastava said.

On the global front, lower-than-anticipated rise in inflation in US raised hopes that the

US Federal Reserve may not go for further aggressive rate hikes, which also eased recessionary concerns in the US. This helped improve sentiments and directed foreign flows towards Indian shores, he added. In addition, stabilisation in the global market scenario also helped in enhancing risk appetite among foreign investors.

Strong recovery was seen in the global markets as China slightly eased its 'zero-covid policy', said Shrikant Chouhan, head - equity research, Kotak Securities.

In terms of sectors, FPI buying were seen in IT, autos and telecom, Vijayakumar added.

FOREIGN INVESTMENT (Syllabus: GS Paper 3 - Economy)

Context: Foreign investors have been aggressively buying Indian equities in November, investing Rs 30,385 crore this month so far, on stabilisation in rupee and resilience of the domestic economy compared to global counterparts.

Foreign Portfolio Investment (FPIs)

- **About:** A common way to invest in overseas economies.
 - FPI is **often referred to as "hot money"** because of its tendency to flee at the first signs of trouble in an economy.
- **FPI vs FDI:** FPI is more **liquid, volatile** and therefore **riskier** than FDI.
 - With the change in rules, if a foreign fund buys **less than 10 per cent** stake in a company, such an investment will be considered FPI regardless of the route chosen.
 - Conversely, if the ownership of an FPI in a company **crosses 10 per cent**, such an investment would be **considered FDI**.
- **Examples of FPIs:** stocks, bonds, mutual funds, exchange traded funds, American Depositary Receipts (ADRs), and Global Depositary Receipts (GDRs).
- **Part of BOP:** FPI is **part of a country's capital account** and is shown on its Balance of Payments (BOP).
 - The BOP measures the amount of money flowing from one country to other countries over one monetary year.
- **Foreign Portfolio Investors (FPIs):** An FPI means a person who satisfies the prescribed eligibility criteria and has been registered under the SEBI (Foreign Portfolio Investors) Regulations, 2014.
 - They are **generally not active shareholders and do not exert any control over the companies** whose shares they hold.
- **SEBI rules:** The Securities and Exchange Board of India (SEBI) brought new FPI Regulations, 2019, replacing the erstwhile FPI Regulations of 2014.
 - The limits for FPI investment in Government securities (G-secs), State Development Loans (SDLs) and corporate bonds shall remain unchanged at 6%, 2% and 15% respectively, of outstanding stocks of securities for FY 2022-23.
 - Recently the Reserve Bank of India (RBI) withdrew the 20 percent limit on investments by FPIs in corporate bonds of an entity with a view to encouraging more foreign investments.

Centre Makes Exception for Isro, Exempts it from Explosive Rules

Solid propellant rocket production and use, pioneered by Isro since 1960s, fell under PESO inspection regime since 2008; exemption granted after Isro's request to DPIIT in view of its stellar safety infra

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New Delhi: The Indian Space Research Organisation has been exempted of a taxing central inspection and approval regime introduced in 2008 for manufacturing solid propellants for space rockets.

ET gathers that following representations from Isro over the years, the Department for Promotion of Industry and Internal Trade (DPIIT) has exempted the national space organisation from the "operation of all provisions of the explosives rules, 2008, for manufacturing, storage, use and transportation of Solid Propellant for Space Rockets falling under UN Class 1 (Explosives)".

The exemption, given only to Isro, was notified by the Centre last week.

PESO, earlier known as the Department of Explosives, regulates safety of hazardous substances in-

cluding explosives, compressed gases and petroleum in the country.

In effect, the latest exemption means that Isro will not need approvals and inspection from the Petroleum and Explosives Safety Organisations (PESO) on solid propellant usage and manufacture.

"ISRO is a premier national space organisation. They have all the expertise to handle explosive material. Hence, it was felt that they need not be subject to PESO inspections and approvals multiple times. ISRO had put in a request and it was found rational to allow the exemption in view of the adequate safety mechanisms they have in place. They also had such an exemption prior to 2008. So, it was decided to restore the same," an official told ET on condition of anonymity.

While Isro was exempted from PESO

THE CONDITIONS

Isro must follow Storage & Transportation of Explosives Committee guidelines, carry out biennial safety audit of solid propellant manufacturing facilities

oversight through the early years of India's space programme, the Explosive Rules 2008, did not make that exception for it. Officials say permissions on solid propellants were given and even fast-tracked by PESO on a case-to-case basis for Isro but the delays involved had become an is-

sue of concern. There was also the argument that Isro was well-equipped to handle solid propellants and did not need PESO oversight and monitoring.

The Isro argument came on the back of decades of work on solid propellant-based rocket technology, considered essentially home-grown and heralded in 1963 with the launch of the first composite solid propellant 'Mri-nal' from Thumba. Isro's Sriharikota-based Solid Propellant Space Booster Plant is at the forefront of the same. The rulebook of 2008, however, was increasingly seen as a constraint.

Isro will be required to follow the Storage and Transportation of Explosives Committee guidelines for construction of buildings for manufacture, storage, transportation and use of explosives and carry out biennial safety audit of the solid propellant manufacturing facilities with the participation of a member from defence ministry organisation — the Center for Fire, Explosive and Environment Safety.

Context: The Indian Space Research Organisation has been exempted from a taxing central inspection and approval regime introduced in 2008 for manufacturing solid propellants for space rockets.

Petroleum and Explosives Safety Organisation

- **About:** The apex department to **control and administer manufacture, storage, transport and handling of explosives**, petroleum, compressed gases and other hazardous substances in India.
- **Origin:** It was **established during the British India in 1890s** as Department of Explosives and later expanded to various other activities.
- **Nodal Ministry:** Functions under the Department of Industrial Policy and Promotion (DIPP), **Ministry of Commerce and Industry**.
 - It is headed by Chief Controller of Explosives
- **Headquarters:** Nagpur, Maharashtra.
- **Functions:** To administer **Explosives Act 1884, Explosive Substance Act, Petroleum (Production) Act 1934, Inflammable substance Act 1952 and Environment Protection Act 1986** to control import, export, transport, storage and usage of explosive materials, flammable materials, pressure vessels, cryogenic vessels, design and installation of all necessary and relevant infrastructure etc.
 - The authority framed various rules like **Petroleum Rules 2002, Explosive Rules 2008, Gas Cylinder Rules 2002, Static & Mobile Pressure Vessels (Unfired) 2016, Ammonium Nitrate Rules, Calcium Carbide Rules 1987, Cinematographic Films Rules, 1948** etc.

Centre plans to include J&K 'Balmiki' members in SC list

Govt's Move On Social Front Likely Indicator Of Polls In UT Soon

Subodh Ghildiyal
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New Delhi: The Centre is planning to include a variation of the 'Valmiki' community in Jammu & Kashmir in the Scheduled Castes list, amid growing indications that elections will be held in the Union Territory.

As per the proposal, the ministry for social justice and empowerment is proposing the inclusion of 'Balmiki' in the SC list. The name is a spelling variation of 'Valmiki' which is already in the SC list, but given the strictness adopted in the recognition of Dalit groups, the difference leads to omission of many individuals or households from the 'Balmiki' caste from reservation and other affirmative action benefits.

BJP has been on an over-drive on caste categorisation in J&K, having announced recently the inclusion of the 'Pahari' community—a linguistic minority—in the list of Scheduled Tribes. The Gujjars and Bakerwals, who are in the ST list, have reacted



FAROOQ BATS FOR NEHRU, INDIRA: J&K ex-CM Farooq Abdullah addresses a rally in Samba district on Sunday. He slammed the critics of former PMs Jawaharlal Nehru and Indira Gandhi and said he was hurt by 'derogatory remarks' against them. 'What India is today is because of Nehru and Gandhi. Nehru jailed my father, while Gandhi dismissed my government... But I have lot of respect for them because of their contribution to the country,' he said

ted strongly against the proposal and threatened protests. While Gujjars and Bakerwals are Muslims, the 'Paharis' comprise Hindu and Muslim both. The protestors claim that 'Paharis' are not tribals, and instead are part of the mainstream upper castes.

However, the case of 'Valmikis/Balmikis' is not controversial as they have been a known Dalit community across the country. Sources

try's proposal will be sent to the National Commission for Scheduled Castes for its opinion, after which it will be put before the Union cabinet for its approval. Then, a bill will be brought in the parliament for passage.

The hyperactivity on the J&K's social front has followed comments from senior government ministers that elections in the UT will be held soon. However, there is no clarity yet on the exact timing of the proposed polls.

For many, the inclusion of J&K communities in the SC and ST lists mirrors the urgency that the Centre showed in granting tribal status to trans-Giri region in Sirmaur district in election-bound Himachal Pradesh. The proposal, cleared by the Union cabinet in mid-September, bestowed ST status on 'Hatti' community in the region. 'Hatti' is an umbrella term for all the social groups inhabiting the trans-Giri region. However, owing to protests by the Dalits, the SCs were kept out of its purview. The polls to HP concluded this month.

The social justice minis-

SCHEDULED CASTES LIST (Syllabus: GS Paper 1 - Indian Society)

Context: The Centre is planning to include a variation of the 'Valmiki' community in Jammu & Kashmir in the Scheduled Castes list, amid growing indications that elections will be held in the Union Territory.

Provision for listing a caste as an SC

- **Constitutional Provisions:** Article 341(1) of the Indian Constitution gives the president the power to notify which castes in the country, and in specific states come under the category of Scheduled Castes.
 - According to Article 341 (2), the Parliament by law can include in or exclude from the list of Scheduled Castes.
 - Article 341 sub clause (2) of the Constitution, the power to make changes in the SC list lies only with Parliament.
- **Constitution (Scheduled Castes) Order-1950:** Accordingly, the President has notified the Scheduled Castes in the order called 'Constitution (Scheduled Castes) Order-1950' and the 'Scheduled Castes and Scheduled Tribes List (Modification) Order-1956.
 - Scheduled Castes are those castes named in the Scheduled Castes order of the Government of India, promulgated in August 1950.
- **Criteria:** The criteria for inclusion of a community/ caste in the Scheduled caste is extreme social, educational and economic backwardness arising out of traditional practice of untouchability.
- **Procedure:** As per the procedure to make additions or deletions to the Schedule by amending the concerned Presidential Order for a state under Article 341(2), state governments first propose to modify the Schedule.
 - Only proposals agreed by both the Registrar General of India and the National Commission for Scheduled Castes are introduced as a Bill in Parliament.

Valmiki Community

- Valmiki is a name used by a variety of communities throughout India who all claim descent from the author of the Ramayana, Valmiki.
- The Valmikis can be classified as a caste or Sampradaya (tradition/sect).
- In the North West Punjab region, this caste had adopted Sikhism.
- The Valmiki Community is prevalent throughout India.
- In almost all the Northern States of India, they are categorized as a Scheduled Caste.
- In Southern States of Andhra Pradesh and Karnataka, it is categorized as a Scheduled Tribe.
- In Tamil Nadu, they fall in the category of backward classes.
- According to the 2001 Census of India, the Valmikis formed 11.2 per cent of the Scheduled Caste population in Punjab and were the second-most populous Scheduled Caste in Delhi National Capital Region.
- The 2011 Census of India for Uttar Pradesh showed the Valmiki population, which was classified as a Scheduled Caste, as about 1 million.

Smt. Smriti Zubin Irani calls upon CWCs and DCPUs to implement effectively the JJ Rules for Child Protection across the Nation ; Emphasizes that society must be united for the protection of children.

Context: National Commission for Protection of Child Rights (NCPCR) launched the “Training Modules for the Child Welfare Committees (CWCs), Protocols for Restoration and Repatriation of Children” along with the GHAR - GO Home and Re-United (Portal for Restoration and Repatriation of Child) on the occasion of World Children’s Day (20th November) here today.

National Commission for Protection of Child Rights (NCPCR)

- **About:** An Indian **statutory body** established by an Act of Parliament, the Commission for Protection of Child Rights (CPCR) Act, 2005.
 - **Protection of Child Rights (CPCR) Act, 2005:** An act to **provide for the constitution of a National Commission and State Commissions for Protection of Child Rights and Children's Courts** for providing speedy trial of offences against children or of violation of child rights and for matters connected therewith or incidental thereto.
- **Nodal Ministry:** Ministry of **Women and Child Development**, Gol.
- **Institutional Framework:**
 - **Chairperson:** Person of eminence and who has an exemplary record of work in child welfare.
 - **Six members: A minimum of two women members.** Should have experience in the following fields:
 - Education
 - Child health, care, welfare or child development
 - Juvenile justice or care of neglected or marginalized children or children with disabilities
 - Elimination of child labour or children in distress
 - Child psychology or sociology
 - Laws relating to children
- **Functions:** The Commission is **mandated under section 13 of CPCR Act, 2005** "to ensure that all Laws, Policies, Programmes, and Administrative Mechanisms are in consonance with the Child Rights perspective as enshrined in the Constitution of India and the **UN Convention on the Rights of the Child.**"
 - **As defined by the commission, child includes person** up to the age of 18 years.
 - It strives to ensure that all laws and policies in the country are in consonance with the rights of children as emphasised by the Indian Constitution as well as with the UN Convention on the Rights of the Child.
 - The **United Nations Convention on the Rights of the Child** is an important agreement by countries who have promised to protect children's rights.
 - The Convention explains **who children are, all their rights, and the responsibilities of governments.**
 - The Commission acknowledges the universality and inviolability of child rights.
- **Role of the NCPCR under the Right to Education Act:** Under the RTE Act, the NCPCR has to:
 - Assess and review the safeguards this Act provides for the **protection of child rights, and suggest measures for their effective implementation.**
 - Investigate complaints regarding children’s rights with respect to free and compulsory education.

India climbs up six slots and now placed at 61st rank as per Network Readiness Index 2022

Context: India has improved its position by six slots and is now placed at 61st rank as per the Network Readiness Index 2022 (NRI 2022) report released recently.

Performance of India

- **Scores improved:** India has not only improved its ranking, but also **improved its score from 49.74 in 2021 to 51.19 in 2022.**
 - India has a **score higher** than the income group average in all pillars and sub-pillars
 - India has a **greater network readiness** than would be expected given its income level.
- **Leads in several indicators:** India secured 1st rank in “**AI talent concentration**”, 2nd rank in “**Mobile broadband internet traffic within the country**” and “**International Internet bandwidth**”, 3rd rank in “**Annual investment in telecommunication services**” and “**Domestic market size**”, 4th rank in “**ICT Services exports**”, 5th rank in “**FTTH/Building Internet subscriptions**” and “**AI scientific publications**”.
 - India is ranked 3rd out of 36 in the group of lower-middle-income countries after Ukraine (50) and Indonesia (59).

Network Readiness Index 2022

- **About:** A **composite index** constructed with three levels.
- **Network Readiness Index 2022:** In its latest version of 2022, the NRI Report maps the **network-based readiness landscape of 131 economies** based on their performances in four different pillars: **Technology, People, Governance**, and **Impact** covering a total of 58 variables.
- **Prepared by:** The **Portulans Institute**, an independent non-profit, nonpartisan research and educational institute based in Washington DC.

Networked Readiness Index (different from above Index)

- **About:** The Networked Readiness Index is an index published annually by the **World Economic Forum** in collaboration with INSEAD, as part of their annual Global Information Technology Report.
- **Objectives:** It aims to measure the degree of readiness of countries to exploit opportunities offered by information and communications technology.

Antimicrobial Resistance: New CSE report focuses on major ethnoveterinary medicine programme

AMR has been recognised as a 'silent pandemic' and is a global public health threat today



By DTE Staff
Published: Monday 21 November 2022



National Dairy Development Board

- **About:** A statutory body set up by an Act of the Parliament of India.
- **Nodal Ministry:** Ministry of Fisheries, Animal Husbandry and Dairying of the Government of India.
- **NDDB's subsidiaries:** Indian Dairy Machinery Company Limited, Mother Dairy and Indian Immunologicals Limited, Hyderabad.
- **Objectives:** The Board was created to finance and support producer-owned and controlled organisations.
 - Its programmes and activities seek to **strengthen farmer cooperatives and support national policies** that are favourable to the growth of such institutions.
 - **Cooperative principles and cooperative strategies** are fundamental to the board's efforts.

Context: Antimicrobial Resistance has been recognised as a 'silent pandemic' and is a global public health threat today.

- Antimicrobial resistance happens when germs like bacteria and fungi develop the ability to defeat the drugs designed to kill them.

Key Points

- Centre for Science and Environment (CSE) has captured the findings of one of the biggest ongoing programmes on **Ethnoveterinary medicine (EVM)** in the Indian dairy sector led by the National Dairy Development Board.
- Some 4.95 million deaths were associated with, and 1.95 million deaths directly **attributable to bacterial AMR** across the world in 2019.
- Waste from farms, factories, community and healthcare settings contributes to the emergence and spread of **AMR through environmental routes**.
- Prevention implies the **adoption of strategies and approaches** that can reduce the need for antimicrobials.
 - For example, in human health sector, better sanitation, access to clean water and appropriate hand hygiene can reduce chances of infection and need for antimicrobials.
- Similarly, **better biosecurity, timely vaccinations**, use of alternatives and appropriate waste management can prevent infectious diseases in food-animal production systems.

Ethnoveterinary medicine (EVM)

- **About:** It involves the use of **traditional / herbal preparations** in treating diseases of cattle.
- **Traditions of veterinary medicine:** Many **non-Western traditions of veterinary medicine exist**, such as acupuncture and herbal medicine in China, Tibetan veterinary medicine, Ayurveda in India, etc.
- **Historical aspects:** These traditions have **written records** that go back thousands of years, for example the Jewish sources in the Old Testament and Talmud and the Sri Lankan 400-year-old palm-leaf frond records of veterinary treatments (Hadani and Shimshony, 1994).
 - Since colonial times scientists had always taken note of **indigenous knowledge of animal health and diagnostic skills** before implementing their Western-technology projects.

CITES: Shark fin trade finally regulated as nearly 100 species provided protection

Countries voted to include 54 species of requiem sharks, six species of hammerheads and 37 guitarfish in CITES Appendix II



By DTE Staff
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Conservation Measures launched in India

- **Inclusion under the Indian Wildlife Protection Act:** Whale Sharks were the **first-ever species** to be included in Schedule I of the Wildlife (Protection) Act of India, 1972.
 - After this, the **Ganges shark and spartooth shark** were also added to Schedule I of the Wildlife Protection Act.
- **Whale Shark Conservation Programme:** Under the programme, **workshops were conducted in villages and street plays** were written and enacted to convey the consequences of hunting whale sharks.
- **Awareness Programmes in the East Coast of India:** Forest Department of **Andhra Pradesh along with The East Godavari River Estuarine Ecosystem** has been conducting awareness programmes to educate fishing communities since 2013.
- **Ban on Export of Shark Fins:** The exporting of shark fins was banned in India in **2015**.

Context: The 19th Conference of the Parties (COP19) of the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES) in Panama City voted to limit or regulate trade in nearly 100 species of sharks and rays on November 17 and 18, 2022.

Key Findings

- Countries voted to **include 54 species of sharks** from the requiem family, six species of hammerhead sharks and 37 guitarfish (shark-like species of rays) on CITES Appendix II.
 - This means that **nearly all species of sharks hunted for their fins** to be used for shark fin soup, a delicacy in Asian cuisine, are now CITES control.
 - This figure was 25 per cent in 2019, according to the International Fund for Animal Welfare (IFAW), a wildlife conservation charity.
- Customs and enforcement officials can now ensure that **only legal and sustainable trade takes place** and meets the requirements as specified in Appendix II.
- Under **Appendix II, a permit or certificate authorising international trade** in specimens of species listed in it can be granted by relevant authorities.

Sharks

- **About:** Sharks come under a **subclass of fish species called elasmobranchii**.
 - The species in this **subclass have skeletons** made from cartilage and not bones.
 - They also have **five to seven gill slits** on each side of their heads.
 - They **use gills to filter oxygen** from the water.
- **Habitat:** Sharks inhabit three major marine habitats such as **continental shelves, deep-sea and open ocean**.
- **Timescale:** Based on fossilized teeth and scales, scientists believe that sharks have been around for more than 400 million years - long before the dinosaurs.
- **India's status:** India is the **third-largest shark fishing nation** in the world.

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