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MK Yadav Sir

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BUSINESS STANDARD

Page 1

PRIORITY SECTOR LENDING NORMS

(Syllabus: GS Paper 3 - Economy)

HDFC Bank gets RBI relief on PSL norms

MANOJIT SAHA
Mumbai, 21 April

The Reserve Bank of India (RBI) has given HDFC Bank three years to comply with the priority sector lending norms (PSL) following its merger with HDFC Ltd (HDFC), though no relaxation is allowed for abiding by the cash reserve ratio and statutory liquidity ratio rules.

According to RBI norms, commercial banks need to extend 40 per cent of the adjusted net bank credit (ANBC) of the previous year towards the priority sector.

The RBI has allowed HDFC Bank to consider a third of the outstanding HDFC loans in the first year of the merger. The remaining two-thirds of the portfolio of HDFC will be considered over the next two years equally. Effectively, HDFC Bank has to comply with the first year's target, one year after the effective date of the merger. "The requirement for PSL (complying with priority sector lending norms) kicks in 12 months later," Srinivasan Vaidyanathan, HDFC Bank's chief financial officer (CFO), said in a call with analysts.

In a stock exchange filing, HDFC Bank said the RBI communications were received by the bank on April 20, 2023. Last week, Vaidyanathan said the merger is likely to come into effect from July this year.

"Assuming PSL requirements would kick in only in FY25, the PSL cost would reduce from ₹2,000 crore to ₹500 crore, implying a core PAT (profit after tax) upgrade of 2 per cent," said Gaurav Jani, research analyst from broking firm Prabhudas Lilladher.

While more time was given to comply with PSL norms, the same was not granted for meeting the cash reserve ratio (CRR)/statutory liquidity ratio (SLR) norms.

Turn to Page 6



MANY HITS, A FEW MISSES

- **Three-year road map to comply with** priority sector lending norms to boost profitability
- **Relaxations relating to investments** in insurance JVs a positive
- **CRR/SLR compliance** unlikely to be a pain
- **Reducing stake in Credila to 10%** and complete divestment on school subsidiary in 2 years
- **Separately, Sebi allows ownership change of HDFC MF,** from HDFC to HDFC Bank

HDFC LOANS LIKELY TO BE LINKED TO REPO

Measure	Impact
➤ HDFC loans will have to shift to **external benchmark** after merger	➤ **Positive for all borrowers** as benchmark will move with market
➤ Merged entity will have to meet **CRR/SLR norms** from Day 1	➤ HDFC Bank will have to go on **deposit mobilisation overdrive**
➤ Increase stake in HDFC arms **HDFC Life** & **HDFC Ergo** to more than 50%	➤ No pressure to sell stake for the merged entity. **Positive for HDFC Life stock**
➤ Reduce stake in HDFC units **HDFC Education** & **HDFC Credila**	➤ Must find investors or **merge HDFC Credila** with HDFC Bank
➤ Consider just a third of HDFC's loan book as a base for meeting **priority sector loan** requirement	➤ **More leeway for the bank** in meeting farm and other priority sector loan targets

Context: The Reserve Bank of India (RBI) has given HDFC Bank three years to comply with the **priority sector lending norms (PSL)** following its merger with HDFC Ltd (HDFC), though no relaxation is allowed for abiding by the cash reserve ratio and statutory liquidity ratio rules.

Priority Sector Lending

- **About**: It is lending to the sectors of an economy that may not get otherwise **adequate and timely credit.**
  - They may **not otherwise be in a position to generate the required funds** on their own as well as arrange them from the available sources.
  - The **Reserve Bank of India (RBI)** requires banks to lend a specific percentage of their capital to particular industries, including renewable energy, micro, export credit, education, small and medium-sized enterprises (MSMEs), housing, and the agricultural sector.
- **ANDC requirement**: The requirement to reserve **40% of their Adjusted Net Bank Credit (ANDC)** for financing to certain sectors applies to all scheduled commercial banks as well as international banks with a major presence in India.
  - Cooperative banks, small financing banks, and regional rural banks are required to devote **75% of ANDC to PSL.**
- **Different Categories of the Priority Sector:** The eight different broad categories under priority sector lending would include the following:
  - Agriculture
  - Micro, Small, and Medium Enterprises (MSMEs)
  - Export Credit
  - Education
  - Housing
  - Social Infrastructure
  - Renewable Energy
  - Others

INDIAN EXPRESS

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States seek easier norms for Rs 1-tn 'untied' capex loan

PRASANTA SAHU
NEW DELHI, APRIL 21

STATE GOVERNMENTS have urged the Centre to relax the norms for the release of the Rs 1.3-trillion interest-free capex loans to them in FY24, stating that some of these are impractical and would impede the efforts to boost capital spending.

In a virtual meeting with senior finance ministry officials on Thursday, finance secretaries of several states have sought removal of the condition that the third installment of the united part of the loan will be disbursed only to those states that spend 45 per cent of "own capex budget" in the first half of the fiscal.

The untied component of the loan is Rs 1 trillion, and this will be released in three equal installments, according to a circular issued by the Centre earlier.

"As per the current norms, a state would not get the third installment of the untied loan if it does not achieve 45 per cent of the annual target by September. We want proportionate release of funds if a state falls short of its target marginally," a state government official, who attended the meeting, told *FE*.

The practice of extending capex loans to states began in 2020-21.

As per the Centre's norms, the first installment of 33.3 per cent (totalling Rs 33,300 crore for all states) of the untied loan would be released to each state government on meeting three fiduciary conditions: no rebranding of centrally sponsored schemes (CSS), sharing of scheme-wise spending data, and proof of deposit of the Centre's share of the interest earned in Single Nodal Agency (SNA) account for each scheme.

To disincentivise delay in the release of CSS funds to SNAs, the Centre would deduct an amount equivalent to 15 per cent of the amount to be released as the second installment of untied funds (Rs 33,000 crore for all states) in case funds are not released by a state within a 30-day time limit prescribed by the Centre.

A state has to share treasury data every 21 days with the Centre's Public Financial Management System in respect of all state schemes linked to CSS for which the state has received central funds. The states said such reporting coverage should be 95% for funds released in the past 30 days instead of 21 days. The finance ministry has agreed to this suggestion, another official said. **FE**

INTEREST-FREE CAPEX LOANS

(Syllabus: GS Paper 3 - Economy)

Context: State governments have urged the Centre to relax the norms for the release of the Rs 1.3-trillion **interest-free capex loans** to them in FY24, stating that some of these are impractical and would impede the efforts to boost capital spending.

Interest-free loan facility

- **Off-budget borrowings by states:** State governments' **off-budget borrowings were earlier not subject to strict oversight by the Centre**. This allowed states to push some borrowings off-budget.
  - However, as per **guidelines issued by the Centre in 2021-22**, incremental off-budget debt for the year would need to be adjusted over four years between 2023-2026.
  - Further, off-budget borrowings after this period would be considered as borrowings made by the state itself.
- **Provisions for interest free capex loans**: The Centre has released Rs 812 billion to states under the **"Special Assistance as Loan to States for Capital Expenditure" scheme** (interest-free capex loans) in 2022-23. This is higher than the amount indicated in the Centre's revised estimates.
  - For the ongoing year, the Centre has further enhanced the allocation under the interest-free capex loan to the states to Rs 1.3 trillion. This **loan is over and above the normal borrowing limit** for the year.
  - There was **back-ended utilisation of the capex loan** in 2022-23. 30% of the total amount for 2022-23 was disbursed to states in March. So, the Union government seems to have tightened the guidelines for the scheme.
  - Around **two-thirds of the capex loan** will be untied in nature, and it will be released in instalments.
- **Issues with state fiscal public finances:** There is a divergence in states' actual monthly borrowings against the indicative amount. So, it is **difficult to gauge their underlying fiscal health.**
  - This suggests that **states are unable to project their borrowing requirement** accurately in advance.
  - States' ability to scale up execution will be c**ritical to ensure the full utilisation of the capex loan**. Spending patterns may be influenced by assembly elections in states.

THE HINDU Page 11

FACTORIES ACT, 1948

(Syllabus: GS Paper 3 - Economy)

T.N. Assembly amends Factories Act for longer work hours

The Hindu Bureau
CHENNAI

Despite fervent appeals from almost all the alliance partners of the DMK, the Tamil Nadu Assembly on Friday passed an amendment to the Factories Act, 1948, to enable exemption to industries from the present norms on maximum work hours, holidays and overtime wages as defined in the Act.

According to the amendment, the exemption can be provided by the government through a notification to "any factory or a group or class or description of factories" for certain period, subject to any conditions or restrictions mentioned in the notification. This exemption will mean some industries can enable their workers to work longer hours.

Parties, including the Congress and CPI (M), demanded that the amendment be taken back or referred to a select committee.

Context: The Tamil Nadu Assembly passed a bill amending the **Factories Act, 1948**, which extends the daily working hours from 8 to 12 hours for factory workers amid protests and claims by several parties.

Factories Act, 1948

- **About**: The Factories Act, 1948 consolidating and amending the law **relating to labour in factories**, was passed by the Constituent Assembly on August 28, 1948.
- **Objective:** The main objectives of the Indian Factories Act, 1948 are to **regulate the working conditions in factories, to regulate health, safety welfare,** and annual leave and enact special provision in respect of young persons, women and children who work in the factories.
- **Key features:**
  - **Working Hours**: According to the provision of working hours of adults, **no adult worker shall be required or allowed to work in a factory for more than 48 hours in a week.** There should be a weekly holiday.
  - **Health**: For protecting the health of workers, the Act lays down that every factory shall be kept **clean and all necessary precautions** shall be taken in this regard.
  - **Safety**: In order to provide safety to the workers, the Act provides that the machinery should be fenced, **no young person shall work at any dangerous machine**, in confined spaces, there should be provision for manholes of adequate size so that in case of emergency the workers can escape.
  - **Welfare**: For the welfare of the workers, the Act provides that in **every factory adequate and suitable facilities for washing** should be provided and maintained for the use of workers.
    - Facilities for storing and drying clothing, facilities for sitting, first-aid appliances, shelters, rest rooms' and lunch rooms, crèches, should be there.
  - **Penalties:** The provisions of The Factories Act, 1948, or any rules made under the Act, or any order given in writing under the Act is **violated**, it is **treated as an offence.** The following penalties can be imposed:
    - Imprisonment for a term which may extend to one year;
    - Fine which may extend to one lakh rupees; or
    - Both fine and imprisonment.
      - If a worker misuses an appliance related to welfare, safety and health of workers, or in relation to discharge of his duties, he can be **imposed a penalty of Rs. 500/-**.

PIB April 22

FOSCOS
(Syllabus: GS Paper 3 - Economy)

FSSAI'S FoSCoS WEB APPLICATION TO BE NOW AVAILABLE IN REGIONAL LANGUAGES

Context: In its endeavour of supporting ease of doing business in procuring licenses/ registration by **Food Business Operators (FBOs)**, the **Food Safety and Standards Authority of India (FSSAI)** has undertaken to translate its web-based application **Food Safety and Compliance System (FOSCOS)** in Hindi, followed by all the regional languages.

FOSCOS

- **About**: The FOSCOS is a **comprehensive system for registration and licensing** for FBOs.
  - The FoSCoS is a **cloud based and new food safety** compliance online platform.
  - It is a **one-point stop for FBOs** for their interface with the food safety regulator for all type of compliances.
- **Origin**: On October 19, 2020, the Food Safety and Standards Authority of India announced that **Food Safety Compliance System called FoSCoS** is to become operational from November 1, 2020.
- **Replace FLRS**: The FoSCoS is to **replace the existing FLRS.**
  - FLRS is **Food Licensing and Registration System.**
  - FLRS is **operational in all the states of the country**. It has so far issued 40 lakh licenses and 70 lakh registrations.

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GRANTING MINING LICENCES

(Syllabus: GS Paper 3 - Infrastructure)



Andhra mining agency told to 'go back' by Nimmalapadu tribal villagers at public hearing

First hearing since 1997 Supreme Court judgment, Kept out of mining lease decisions at least five times despite legal win, say villagers

NEXT NEWS >

By Shagun

Published: Friday 21 April 2023



Context: A public hearing on April 19, 2023 for granting mining licences in a **Fifth Schedule village in Andhra Pradesh** was met with slogans to "go back" by tribal community members.

Background

- **Nimmalapadu had won a legal battle in 1997** against the state government and a private company to save their village from mining and has staved off several attempts to violate the ruling since then.
- The 1997 judgement was popularly called the **Samata judgement** after the name of the non-profit that helped the people fight the case.
- In the landmark ruling, the Supreme Court had declared that **only people belonging to the Konda Dora tribe and their cooperatives could exploit minerals** in Fifth Schedule areas and that private mining, even with government backing, is illegal.
- The three villages - **Nimmalapadu, Rallagaruvu and Karakavalasa** - were at the forefront of the Samata judgement, which added that even if the state government decides to mine directly, it needs to keep the interest of the tribal people first.

Granting Mining Licences

- The **State Governments grant mineral concessions for** all the minerals located within the boundary of the State, under the provisions of the **Mines and Minerals** (Development and Regulation) Act, 1957 and Mineral Concession Rules, 1960.
- However, for minerals specified in the First Schedule to the **Mines and Minerals (Development and Regulation) Act, 1957** approval of the Central Government is necessary. Schedule I contains minerals such as coal and lignite, minerals of the "rare earths" group containing Uranium and Thorium.
- The **Central Government notifies certain minerals as 'minor' minerals** from time to time for which the absolute powers for deciding on procedures of seeking applications for and granting mineral concessions, fixing rates of royalty, dead rent, and power to revise orders rest only with the State Government.
    - Example of minor minerals include building stones, gravel, ordinary clay, ordinary sand.

TIMES OF INDIA

Page 1

NATIONAL SECURITY ACT

(Syllabus: GS Paper 2 - Polity & Governance)

Why invoke NSA against YouTuber, SC asks TN govt

Accused Of Fake Clips Of Migrants Being Attacked

New Delhi: The SC told Tamil Nadu government on Friday not to move YouTuber Manish Kashyap from Madurai jail as multiple FIRs had been filed against him and asked the state to justify invocation of the National Security Act (NSA) against Kashyap who was arrested for allegedly circulating fake videos of migrant labourers being attacked in TN.

"Mr Sibal, what is this NSA?... Why this vengeance against this man?" CJI D Y Chandrachud asked senior advocate Kapil Sibal, representing TN govt. AGENCIES

Bail to 8 of 12 lifers in Godhra burning case

New Delhi: The SC on Friday granted bail to eight of the 12 people sentenced to life imprisonment in the Godhra train-burning case of February 2002 in which 59 men, women and children were charred to death, sparking communal riots in Gujarat.

A bench of CJI D Y Chandrachud and justice P S Narasimha granted bail to eight of the 12 who had challenged the Gujarat HC judgment upholding the trial court's award of life terms. SC said bail was being given as their appeals against the 2017 HC order were unlikely to be heard soon. TNN

Context: The SC told Tamil Nadu government not to move a YouTuber from Madurai jail as multiple FIRs had been filed against him and asked the state to justify invocation of the **National Security Act (NSA)** against him who was arrested for allegedly circulating fake videos of migrant labourers being attacked in TN.

National Security Act 1980

- **About**: It empowers the government to **detain a person if the authorities are satisfied** that the person is a threat to national security or to prevent such people from disrupting public law and order.
- **Features:**
  - It allows **preventive detention:**
    - A person can be **detained for up to 12 months without a charge.**
    - A person can be **held for 10 days** without being told the charges against them.
    - The person can **appeal before a high court** advisory board but will not be allowed a lawyer during the trial.
    - A person in **police custody** can be detained.
    - A person who has been **granted bail** by a trial court can be immediately detained under the NSA.
    - A person acquitted by the court can be **detained under the NSA.**
  - **States or Centre can detain a person** to prevent him or her from acting in any manner prejudicial to "the security of the state" or for "maintenance of the public order".
  - A person can be detained if he/she is a **threat to India's relations with foreign countries.**
  - It empowers the government to **detain foreigners and regulate their presence** or expel them from India.
  - The provisions in the Act are **re-notified every quarter.**
  - It is an administrative order passed either by the **Divisional Commissioner or the District Magistrate** and not detention ordered by police based on specific allegations or for a specific violation of the law.

PIB April 22

CIVIL SERVICES DAY

(Syllabus: GS Paper 2 - Polity & Governance)

PM addresses 16th Civil Services Day at Vigyan Bhawan in New Delhi

Context: The Prime Minister addressed Civil Servants on the occasion of **16th Civil Services Day**, 2023 at Vigyan Bhawan in New Delhi today.

- The Prime Minister also conferred the **Prime Minister's Awards for Excellence in Public Administration** and released the e-books 'Viksit Bharat - Empowering Citizens & Reaching the last mile Volume I and II.

National Civil Service Day

- **About**: The day is solely **dedicated to India's civil servants** in various departments.
  - It acknowledges the contribution of these officials in public administration.
- **History**: On this day in 1947, **India's first Home Minister Vallabhbhai Patel** had addressed the probationers of Administrative Services Officers at the Metcalf House in New Delhi.
  - Sardar Patel also laid out the rules and principles of good governance for the civil servants in his address.
  - He referred to administrative officers as the **''Steel Frame of India''.**
  - First such function was held at Vigyan Bhawan, New Delhi in 2006.
- **Objective**:
  - To **motivate and appreciate** the work and efforts of Civil Service officers.
  - To **evaluate the work of various departments** under the civil services.
  - To **felicitate and award** the best working individuals and groups.
- **Significance**:
  - It is an occasion for the civil servants to **rededicate themselves to cause of citizens** and renew their commitments to public service and excellence in work.
  - It is also an occasion for all civil servants to transform governance and constantly try to implement public policies that will make the country **'Atma Nirbhar' (self-reliant).**

SUICIDE DRONES
(Syllabus: GS Paper 3 - Sci & Tech)

Army Acquires Indigenous Suicide Drones to Target Terror Camps

'Munitions can undertake precision shallow strikes without endangering lives of soldiers'

Manu.Pubby@timesgroup.com

New Delhi: A series of indigenous suicide drones which the Army acquired recently will enhance its options for striking on terrorist camps and launch pads across the Line of Control in Pakistan. The drones have the capability to undertake shallow strikes with precision, without endangering lives of soldiers, according to defence establishment insiders.

The Army is learnt to have used emergency powers to order more than 300 indigenous suicide drones on Thursday. The procurement would enable shorter selection time and expedite deliveries by the industry. Developed by Economic Explosives Limited, the Nagastra 1 can strike targets within 15-30 km, using GPS-enabled precision. It is also designed to loiter over enemy territory in search of moving personnel, military vehicles or an enemy position before homing in to take it down in 'kamikaze mode'.

The system has over 75% indigenous content, cutting down dependence on foreign sources, and is fully designed and developed in India. This makes it a cost-effective weapon against low value targets. It is also likely to have a strong export potential, given the growing demand for economical stand-off weapons that can deliver precision strikes.

The Army did not possess such stand-off weapon capability when the Uri attack, which claimed the lives of 19 soldiers, took place in September 2016. Troops were used then to cross LoC to target terror launch pads, in what was termed as surgical strikes. The armed forces are likely to get several more such standoff weapons in the coming days, some of which can operate deeper in enemy territory. The Indian Air Force has placed orders for a loitering munition with a range of up to 50 km, while the Army is looking for such systems that can engage targets over 100 km away.

GPS-enabled Precision

Army is learnt to have used emergency powers to order more than 300 indigenous suicide drones

Procurement will enable shorter selection time and expedite deliveries by industry

Developed by Economic Explosives Limited, Nagastra 1 can strike targets within 15-30 km, using GPS-enabled precision

It is designed to loiter over enemy territory in search of moving personnel, military vehicles or an enemy position before homing in to take it down in 'kamikaze mode'



Context: A series of indigenous **suicide drones** which the Army acquired recently will enhance its options for striking on terrorist camps and launch pads across the Line of Control in Pakistan.

Key Points

- Developed by **Economic Explosives Limited,** the **Nagastra 1** can strike targets within 15-30 km, using GPS-enabled precision.
- It is also designed to loiter over enemy territory in search of moving personnel, military vehicles or an enemy position before homing in to take it down in **'kamikaze mode'.**
- The system has over 75% indigenous content, cutting down dependence on foreign sources, and is fully designed and developed in India.

Kamikaze drones

- These are made in Iran, where they are known as **Shahed-136,** which could be translated as "witness of faith" but also as "martyr".
- Unlike drones that return to base once missiles are launched, **"kamikaze" or "suicide" drones** are destroyed in an attack.
- There are drones that fire missiles and then there are ones which are **missiles themselves.**
- They are also called **Switchblade drones** because their bladelike wings spring out on launch.
- They are **precise, small in size**, able to effectively penetrate air defenses when fired in groups.
- Although the Kamikaze might be the most advanced form of this genre of **drones, Russia, China, Israel, Iran and Turkey** all have some version of it.

DST

April 22

MYELIN BASIC PROTEIN

(Syllabus: GS Paper 3 - Sci & Tech)

Scientists fabricate protein that can help study diseases like multiple sclerosis

Context: Scientists have fabricated monolayers of pure **myelin basic protein (MBP)**, a major protein component of myelin sheath, which is a protective membrane that wraps around the axon of nerve cells and acts as a model protein in studying diseases like **multiple sclerosis (MS).**

- MBP **helps in compactification of the myelin sheath**, and the fabricated tailored monolayers can give an in-depth understanding of the role of MBP in forming multi-lamellar myelin sheath structure as well as preserving the integrity, stability, and compactness of the sheath.

Key Points

- Scientists used a technique called the **Langmuir-Blodgett (LB) technique** to form monolayers of pure myelin basic protein at the air-water and air-solid interfaces.
- Scientists have **explained the mechanism of formation of MBP** while tracking the stability and rigidity of the protein films by tuning the subphase pH conditions. The reversible nature of the molecules confirms the flexibility of the films with respect to the pH conditions.
- The **behaviour of the protein under variable pH conditions** were investigated from different areas of the monolayer formed at the air-water interface.
- The **rigidity of the monolayers** were correlated with the specific domains formed and the area occupied by the domains on the water surface.
- The closely packed MBP layer formed at the air-water and also on solid surfaces fabricated by the LB method will be **helpful in studying different chemical and physical properties** in 2D in the vicinity of protein environment.
- The deposited LB films of MBP may also be **considered as protein nanotemplates** to crystallize proteins of interest.

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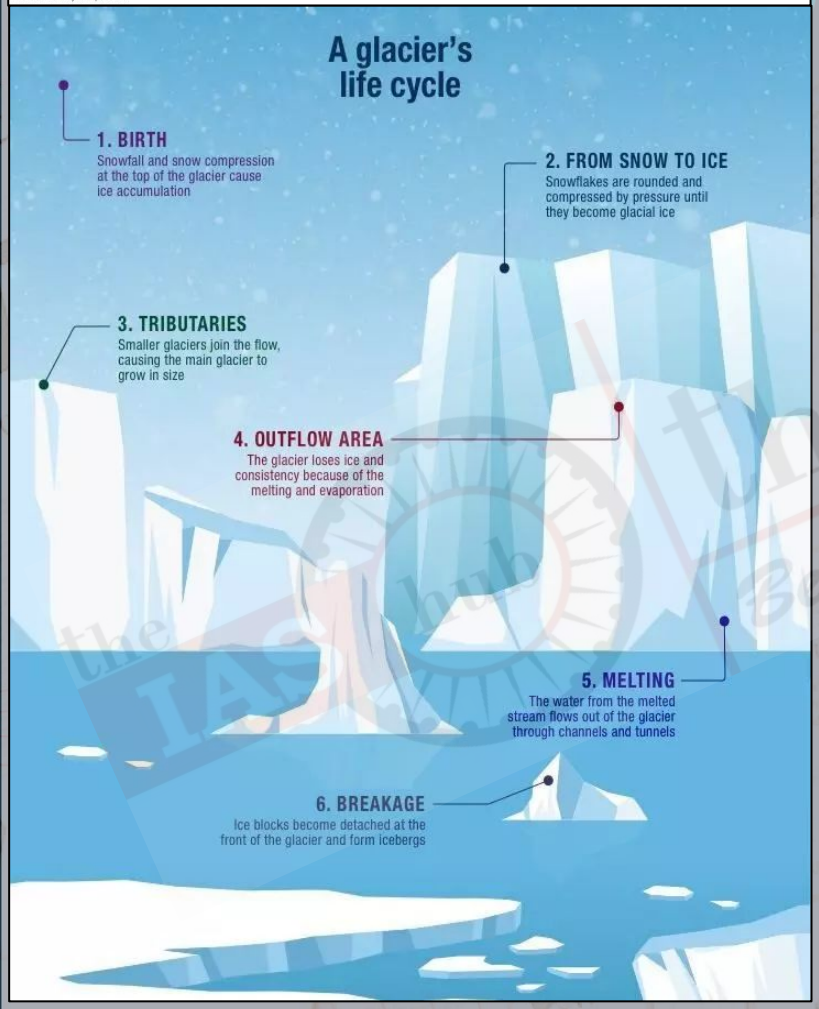
DEGLACIATION

(Syllabus: GS Paper 1 - Geography)

Greenland, Antarctica lost 7,560 billion tonnes of ice sheet mass in last 3 decades, accounted for quarter of global sea-level rise

The polar ice sheets store 99% of Earth's freshwater ice on land

By Rohini Krishnamurthy
Published: Friday 21 April 2023



Context: A quarter of sea-level rise comes from **melting ice sheets of Greenland and Antarctica**, a new study found.

- The melting polar ice sheets raised the global mean sea level by roughly 21 millimetres (mm) during 1992-2020.

Key Points

- The **Antarctic and Greenland ice sheets** store 99 percent of Earth's freshwater ice on land.
- **East Antarctica** covers around two-thirds of the Antarctic continent.
- The **losses in Antarctica** were primarily due to the ocean-driven melting of ice shelves and their collapse, they added.
- In Greenland, **increasing air temperatures and decreasing cloud cover** have intensified surface melting in the summer.
- Another contributor is the **retreating of outlet glaciers** due to a warming ocean.

Deglaciation

- **Melting of Thwaites Glacier**: Thwaites Glacier is 120 km wide, fast-moving glacier located in **Antarctica.**
  - It contains enough water to **raise the world sea level** by more than half a metre.
- **Ice Melting at Mt. Kilimanjaro**: The **ice cap on Africa's biggest peak**, Tanzania's Mount Kilimanjaro, is among the famous glaciers predicted to melt by 2050 because of climate change.
- **Retreating Himalayas**: The Himalayan glaciers form the largest body of ice outside the polar caps and are the source of water for the innumerable rivers that flow across the **Indo-Gangetic plains.**
  - **Glaciers in the Himalaya** are receding faster than in any other part of the world.

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