theIASHub

MAY 17

CRUX 10

10 News. 10 Sources. One Place

THE HINDU | ET | BS | TOI | The Indian EXPRESS | livemint | pib | DownToEarth – FORTNIGHTLY ON POLITICS OF DEVELOPMENT, ENVIRONMENT AND HEALTH | Science Reporter | विज्ञान एवं प्रौद्योगिकी मंत्रालय MINISTRY OF SCIENCE AND TECHNOLOGY



Table of Contents

1. Expected Credit Loss
2. Merchant Discount Rate
3. India's Offshore Wind Energy
4. Nano Liquid Urea
5. Autonomous District Council
6. PESB
7. Pension Adalat
8. RPwD Act 2016
9. Trachoma
10. Tungnath Temple

EXPECTED CREDIT LOSS

(Syllabus: GS Paper 3 - Economy)

Banks request RBI for more time to implement new ECL-based loan loss provisioning norms

ENS ECONOMIC BUREAU
MUMBAI, MAY 16

LENDERS HAVE sought a one-year extension from the Reserve Bank of India (RBI) for implementation of the Expected Credit Loss (ECL)-based loan loss provisioning framework.

In January this year, the RBI came out with a draft guidelines proposing adoption of expected credit loss approach for credit impairment. It said the banks will be given a one year period after the final guidelines are released for implementation of expected credit loss approach for loss provisioning.

Though the RBI is yet to announce the final guidelines on ECL norms, some of the rating agencies have said that final norms on this may be notified by FY2024 for implementation from April 1, 2025.

"We have requested the regulator to allow us a little more time to prepare ourselves for this," Indian Banks Association (IBA) Chief Executive Sunil Mehta told reporters on the sidelines of a Fintech event on Tuesday. "We have requested them (the RBI) for one more year," Mehta said, when asked about the exact time lenders have requested the RBI.

He, however, said that in the "worst case scenario", the banking system is gearing up for the switch to the new system.

"... the banking sector is already geared up, few of the banks have already developed their systems (and) have got their data in place on which they can design their ECL-based risk models," he added. Currently, banks are required to make loan loss provisions based on an "incurred loss" approach. This means that loan loss provisioning happens much later, which can lead to an increase in credit risk for banks.

Under the ECL norms, banks will be required to classify financial assets (primarily loans, including irrevocable loan commitments, and investments classified as held-to-maturity or available-for-sale) into one of the three categories - Stage 1, Stage 2, and Stage 3, depending upon the assessed credit losses on them, at the time of initial recognition as well as on each subsequent reporting date and make necessary provisions.

EXPLAINED

What are ECL norms

UNDER THE proposed Expected Credit Loss (ECL) norms, banks will be required to classify financial assets into one of the three categories - Stage 1, Stage 2, and Stage 3, depending upon the assessed credit losses on them.

Context: Banks have requested the RBI for one more year's time to implement the system of **Expected Credit Loss (ECL) for provisioning of loans.**

- At present, banks set aside money after an asset turns bad, and once the new system is put in place, it is widely expected to have an one-time impact on banks' profits.

Loan-loss provision

- **About**: The RBI defines a loan loss provision as **an expense that banks set aside for defaulted loans.**
  - Banks **set aside a portion of the expected loan repayments** from all loans in their portfolio to cover the losses either completely or partially.
  - In the event of a loss, instead of taking a loss in its cash flows, the **bank can use its loan loss reserves** to cover the loss.
  - The level of loan loss provision is determined based on the level expected to protect the safety and soundness of the bank.
- **Issues and Concerns:**
  - It **requires banks to provide for losses** that have already occurred or been incurred.
  - The **delay in recognizing loan losses** resulted in banks having to make higher levels of provisions which affected the bank's capital. This affected banks' resilience and posed systemic risks.
  - The delays in recognizing loan losses overstated the income generated by the banks, which, coupled with dividend payouts, impacted their capital base.

Expected Credit Loss (ECL)

- **About**: Under this practice, a **bank is required to estimate expected credit losses** based on forward-looking estimations rather than wait for credit losses to be actually incurred before making corresponding loss provisions.
  - As per the proposed framework, **banks will need to classify financial assets** (primarily loans) as Stage 1, 2, or 3, depending on their credit risk profile, with Stage 2 and 3 loans having higher provisions based on the historical credit loss patterns observed by banks.
  - This will be **in contrast to the existing approach of incurred loss provisioning,** whereby step-up provisions are made based on the time the account has remained in the Non-Performing Asset (NPA) category.
- **Benefits**:
  - It will **result in excess provisions** as compared to a shortfall in provisions, as seen in the incurred loss approach.
  - It will further **enhance the resilience of the banking system** in line with globally accepted norms.

TIMES OF INDIA

Page 4

MERCHANT DISCOUNT RATE

(Syllabus: GS Paper 3 - Economy)

Payments Council Pings FM to Bring Back RuPay MDR

PCI says RuPay must be provided a 'level playing field to compete with peers to attain full potential'

Tarush.Bhalla@timesinternet.in

Bengaluru: The Payments Council of India (PCI), an industry body representing payment fintechs in the country, has written to the finance minister on restoration of merchant discount rate (MDR) for RuPay debit cards, as payment aggregator fintechs continue to lose on revenue lines for processing payments through the card infrastructure.

In the letter, PCI has sought a "level playing field" for RuPay "to compete with its peers to attain its full potential", especially when its "international counterparts", such as Visa and Mastercard, are allowed to charge MDR.

PCI has said that restoration of MDR is critical as it will drive investment in acceptance infrastructure by banks and fintech to cater to unserved and untapped segments, foster innovation in merchant payment solutions, and bring long-term sustainability to the domestic card infrastructure.

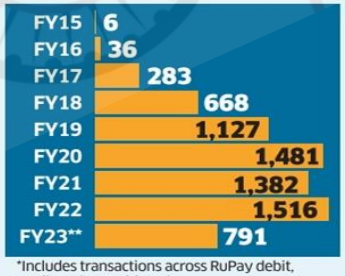
ET has reviewed a copy of the letter that was sent to the minister on May 12.

"There has been significant growth in the acquiring infrastructure across the nation, however, the required investment and growth in acceptance infrastructure are possible through the restoration of MDR for the RuPay debit card," said the PCI letter signed by its chairman, Vishwas Patel. "RuPay must be provided with a level playing field to compete with its peers to attain its full potential. Its international counterparts are allowed to charge MDR but there is zero MDR for the RuPay debit card." Queries sent to PCI, NPCI and the finance ministry remained unanswered as of press time.

According to sources, the payments body, which has also been asking the government to bring MDR back on unified payments interface (UPI), is pushing to meet the finance ministry representatives in June on the issue. *MDR is a rate charged to a merchant for payment processing of debit and credit card transactions.*



GROWTH IN RUPAY CARD TRANSACTIONS (IN MILLION)*



*Includes transactions across RuPay debit, credit and prepaid cards
**Until October 31, 2022
Source: Press Information Bureau

Context: The **Payments Council of India (PCI)**, an industry body representing payment fintechs in the country, has written to the finance minister on restoration of **merchant discount rate (MDR) for RuPay debit cards**, as payment aggregator fintechs continue to lose on revenue lines for processing payments through the card infrastructure.

- PCI has **sought a "level playing field" for RuPay** "to compete with its peers to attain its full potential", especially when its "international counterparts", such as Visa and Mastercard, are allowed to charge MDR.

Merchant Discount Rate (MDR)

- **About:** MDR is the cost **paid by a merchant to a bank for accepting payment from their customers via digital means** - credit cards, debit cards, net banking and digital wallets.
  - It is **expressed in percentage** of the transaction amount.
- **New developments:** From 1st January, 2020, businesses with **an annual turnover of more than ₹50 crore offer low cost digital payment options** to customers and Merchant Discount Rate (MDR) is not levied on either customers or merchants.
  - **Low cost digital payment modes** will include options such as BHIM UPI, UPI QR Code, Aadhaar Pay, Debit Cards, NEFT, RTGS, among others.
- **Current Status:**
  - Currently, **UPI payments do not attract merchant discount rates (MDRs),**
  - For debit cards, MDR is capped at 0.9 per cent for transactions, except for RuPay debit card, which attracts zero MDR.
  - In the case of credit cards, there is no cap on MDR.
  - For wallets and prepaid payment instruments, the MDR is not regulated and may range from 1.5 to 2.5 per cent, and in some cases, even higher.

LIVE MINT

Page 1

INDIA'S OFFSHORE WIND ENERGY

(Syllabus: GS Paper 3 - Infrastructure)

37 Gw offshore wind power by '30; TN, Gujarat sit on 70-Gw potential

SHINE JACOB
Chennai, 16 May

Tamil Nadu and Gujarat have an offshore wind energy potential of more than 70 gigawatt (Gw). This is more than the existing 64 Gw capacity globally, informed Indian government officials on Monday. Their estimate, made at the meeting of the Energy Transition Working Group under India's G20 Presidency, in Mumbai, comes before India issues its first offshore wind tender in four to six weeks. The bids will be for installing around 37 Gw of offshore wind energy by 2030, in phases.

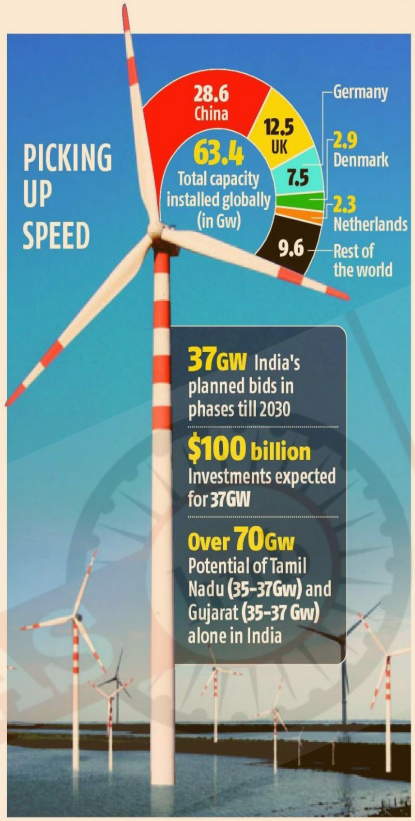
Both Tamil Nadu and Gujarat have agreed to purchase power from the initial offshore wind projects for around ₹4 per unit.

According to India's discussions, 37 Gw of offshore wind energy power may see investments of $100 billion, excluding the money needed for creating the ecosystem.

According to the target set by the Global Wind Energy Council, the world by 2030 may achieve 380 Gw of installed offshore wind power and by 2050, touch 2,000 Gw.

"The first offshore wind sea bed lease tender is likely to be rolled out soon. We are happy that the governments of Tamil Nadu and Gujarat have expressed their willingness to purchase offshore wind power generated off the respective coasts at a very competitive tariff of ₹4 per unit for the initial few projects. This will help to kick off the initial projects. We will also plan viability gap funding for the initial part of offshore wind capacity," said Bhupinder Singh Bhalla, secretary, Ministry of New and Renewable Energy (MNRE).

Another government official said the first bids are likely to be out in the next four to six weeks.



"From 2023 through 2030, there will be a series of bids, which will cumulatively add 37 Gw by then. Probably, this year we may go for 5 Gw," said Dinesh D Jagdale, joint secretary, MNRE.

India has a realistic potential of 400-500 Gw in the sector, he added.

The world has 63.4 Gw in installed offshore wind energy capacity, of which, China has taken the lead with 28.6 Gw. The UK stands second with 12.5 Gw. Germany is at no. 3 with 7.5 Gw. Denmark and the Netherlands are at fourth and fifth positions with 2.9 and 2.3 Gw, respectively. The rest of the world contributes around 4 Gw. Among Indian states, Gujarat and Tamil Nadu have a natural advantage due to their 1,600 km and 1,076 km coastline, respectively.

"In Tamil Nadu, the wind speed is 9.5-10 metres per second on average, which means it will come as a Class 1 site in line with international technical standards. On the West coast, the winds are rather modest at an average of 7.5-7.8 metres per second. When we further move to the elevated hills of Goa and Kerala, it is not as encouraging for offshore wind," said Rajesh Katyal, director-general (additional charge), National Institute of Wind Energy.

According to industry estimates, the per-megawatt of offshore wind power may cost $2.6-4 million.

Context: Tamil Nadu and Gujarat have an **offshore wind energy potential** of more than 70 gigawatt (Gw).

- This is more than the **existing 64 Gw capacity globally.**

India's Wind Energy

- India now has the **fourth-highest installed capacity in the world,** at 39.25 GW.
- However, this **only represents 28% of the goal,** which is to install 140 GW by 2030.
- With a potential output of 1500 MW, the **Muppandal Wind Farm** near Kanyakumari is the largest onshore farm in the world.
- India has **pledged to develop 60 gigawatts of wind power by 2022** as a component of its shift away from fossil fuels and to get half of its electricity from non-fossil fuel sources by 2030.

Wind Energy: 2 Types

- **Onshore Wind Energy:** Onshore wind farms which are **large installations of wind turbines located on land**.
- **Offshore wind energy:** It refers to the **deployment of wind farms** inside the water bodies. They utilise the sea winds to generate electricity.
  - These wind farms either **use fixed-foundation turbines or floating wind turbines.**
    - A **fixed-foundation turbine** is built in shallow water, whereas a floating wind turbine is built in deeper waters where its foundation is anchored in the seabed.
    - **Floating wind farms** are still in their infancy.
  - **Offshore wind farms must be at least 200 nautical miles** from the shore and 50 feet deep in the ocean.
  - Offshore wind turbines **produce electricity which is returned to shore** through cables buried in the ocean floor.

DTE

MAY 17

NANO LIQUID UREA

(Syllabus: GS Paper 3 - Agriculture)

Nano urea in field trials: Ingredients of fertiliser a mystery

The burden of subsidy on fertilisers has increased from Rs 80,000 crore to Rs 2 lakh crore since the Russia-Ukraine war

By Vivek Mishra



Nano fertilizers	Conventional fertilizers
Improve solubility and dispersion of insoluble nutrients in soil, reduce soil absorption and fixation and increase the bioavailability	Less bioavailability to plants due to large particle size and less solubility
Might increase fertilizer efficiency and uptake ratio of the soil nutrients in crop production and save fertilizer resource	Bulk composite is not available for roots and decrease efficiency
Release rate and release pattern of nutrients for water-soluble fertilizers might be precisely controlled through encapsulation in envelope forms	Excess release of fertilizers may produce toxicity and destroy ecological balance of soil
Nanofertilizers can extend effective duration of nutrient supply of fertilizers into soil	Used by the plants at the time of delivery, the rest is converted into insoluble salts in the soil
Reduce loss rate of fertilizer nutrients into soil by leaching and/or leaking.	High loss rate by leaching, rain off and drift.

Context: Nano liquid urea was launched two years ago by the **Indian Farmers and Fertiliser Cooperative (IFFCO),** but still, not much is known about the fertiliser.

- Now, even the ingredients in the fertiliser are a mystery.

Key Points

- While farmers report **no effect on the yield and higher input costs** with using it, research data for at least three years for even a single crop is not available for the nano fertiliser.
- Apart from nano liquid urea, micronutrients with the new technology like **nano copper and nano zinc** were also issued to the farmers in 2021.
- A new **nano fertiliser, nano diammonium phosphate (DAP)**, was launched in in March 2023.
- **Urea is one of the most concentrated nitrogenous fertilisers**, which readily converts to ammonia in the soil - an essential macronutrient for plant functions.
- **Nano urea contains nitrogen** in the form of granules that are a hundred-thousand times finer than a sheet of paper.
- The **fertiliser is a foliar spray,** meaning it should only be used once leaves arrive on the crops. Nano urea is being used in India and is also exported to Sri Lanka.

Nano-Fertilisers

- **About**: Nano-formulations or nano-sized fertilisers are made from a**mmonium humate, ammonia, urea, peat, plant wastes, and other synthetic fertilisers.**
  - An example of nano-formulation is **nano-sized nitrogen (N) fertiliser** which is prepared as a result of deposition of urea on calcium cyanamide.
- **Formulation**: Nano-fertilisers are developed using **both mechanical and biochemical processes,** i.e., materials are grounded to obtain nano-sized particles through mechanical means and biochemical techniques are employed to obtain effective nanoscale formulations.
- **Key Development: Nano urea liquid** was developed in 2022 by the biggest cooperative in the world, **Indian Farmers and Fertiliser Cooperative (IFFCO)**, to replace conventional urea and curtail its requirement by 50 per cent.
  - A 500-millilitres spray bottle can substitute a full 45-kilogramme bag of urea.

THE HINDU

Page 1

AUTONOMOUS DISTRICT COUNCIL

(Syllabus: GS Paper 2 - Polity & Governance)

Khasi council order on father's surname sets off war of words in matrilineal Meghalaya

Rahul Karmakar
GUWAHATI

A tribal council's order not to issue a Scheduled Tribe (ST) certificate to any Khasi person who adopts the surname of her or his father has triggered a war of words in matrilineal Meghalaya.

The Khasis, numbering about 1.39 lakh, are one of the three indigenous matrilineal communities in the north-eastern State. The other two are Garos and Jaintias.



The Khasis, numbering about 1.39 lakh, are one of the three indigenous matrilineal communities in Meghalaya. RITU RAJ KONWAR

KHADC criticised

The Voice of the People Party (VPP), an 18-month-old political entity that won four Assembly seats in the February 27 election, has been critical of the order of the Khasi Hills Autonomous District Council (KHADC) order about a month ago.

In that order, the KHADC directed the headmen of all villages and urban localities across the Khasi domain not to issue ST certificates to those who adopt their father's surname instead of sticking to tradition by taking their mother's clan name.

"I will fight for my children if there is an attempt to take away their right of being called Khasis," VPP president and MLA Ardent Miller Basaiawmoit said at a public meeting in the State's Nongpoh recently.

His children are using his surname. "Why can they not be considered Khasi when my wife and I are Khasis?" he asked.

"We cannot use the surname of the father as we are a matrilineal society. This is applicable to Basaiawmoit and every other Khasi," KHADC's chief executive member, Titosstarwell Chyne said.

Lineage Act

He alluded to sections 3 and 12 of the Khasi Hills Autonomous District Khasi Social Custom of Lineage Act, 1997, which says only those following the custom of using their mother's surname will be identified as a Khasi.

'Preserving tradition'

Asserting that the KHADC was committed to the preservation and protection of the age-old tradition of the community, Mr. Chyne also said it is mandatory for any Khasi woman who marries a non-Khasi needs to obtain the Khasi tribe certificate for applying for the ST certificate for her children.

Men's rights activists among the Khasis have been fighting for switching over from the matrilineal to the patrilineal system since the 1960s.

A bid by a group called Iktiar Longbriew Manbriew, meaning right to live, was short-lived but its successor, Syngkhong Rympei Thymmai (home and hearth restructured) has been sustaining the crusade since its birth in 1990. The Syngkhong Rympei Thymmai has more than 4,000 members today.

	States		*Tribal Areas*
1.	Assam	1. 2. 3.	The North Cachar Hills District. The Karbi Anglong District. The Bodoland Territorial Areas District.
2.	Meghalaya	1. 2. 3.	Khasi Hills District. Jaintia Hills District. The Garo Hills District.
3.	Tripura		Tripura Tribal Areas District
4.	Mizoram	1. 2. 3.	The Chakma District. The Mara District. The Lai District.

Context: Khasi Hills **Autonomous District Council** (KHADC) order not to issue a Scheduled Tribe (ST) certificate to any Khasi person who adopts the surname of her or his father has triggered a war of words in **matrilineal Meghalaya.**

- KHADC alluded to sections 3 and 12 of the Khasi Hills Autonomous District Khasi Social **Custom of Lineage Act, 1997,** which says only those following the custom of using their mother's surname will be identified as a Khasi.

KHADC

- **About**: It is a body under the **Sixth Schedule** of the Constitution.
- **6th Schedule:** The Sixth Schedule of the Constitution **provides for the administration of tribal areas** in Assam, Meghalaya, Tripura and Mizoram to safeguard the rights of the tribal population in these states.
  - This special provision is provided under **Article 244 (2) and Article 275 (1) of the Constitution.**
  - It provides for **autonomy in the administration of these areas** through Autonomous District Councils (ADCs), which are empowered to make laws in respect of areas under their jurisdiction.
- **Legislative Powers**: It **does not have the power** to legislate.
  - Paragraph 12 A of the Sixth Schedule gives the **final right of passing a law to the state legislature.**

LIVE MINT

Page 7

PUBLIC ENTERPRISES SELECTION BOARD

(Syllabus: GS Paper 2 - Polity & Governance)

PESB fails to select suitable candidate for top role at IOC

PTI
feedback@livemint.com
NEW DELHI

Government headhunter PESB on Tuesday did not make any recommendation for the next chairman of India's largest oil company, Indian Oil Corporation (IOC), after interviewing 10 candidates including Chennai Petroleum Corporation Ltd (CPCL) managing director Arvind Kumar.

Kumar and nine others appeared for an interview before Public Enterprise Selection Board (PESB) on Tuesday.

After the interview, PESB in an order said, "The Board did not recommend any candidate and advised the Ministry of Petroleum and Natural Gas to take an appropriate course of further action including search-cum-selection committee or as deemed appropriate for the selection with the approval of the competent authority." This is the second instance in recent months where PESB did not find a suitable candidate for the top job at blue chip oil companies. On June 3, 2021, it did not find anyone suitable from nine candidates, including two serving IAS officers, to head ONGC.

The ministry thereafter constituted a search-cum-selection panel and named Arun Kumar Singh, who had retired after attaining 60 years of age from Bharat Petroleum Corporation Ltd (BPCL), to head ONGC. Singh wasn't eligible to apply in the first place but the changed rules made him eligible. PESB on Tuesday interviewed 10 candidates to replace incumbent chairman Shrikant Madhav Vaidya who superannuates on attaining 60 years of age on August 31 this year.



This is the second time PESB failed to suggest names for the top jobs at oil majors. ISTOCK

Those interviewed include five executive directors of IOC, Container Corporation of India Ltd (Concor) director (finance) Manoj Kumar Dubey and NMDC Ltd director (finance) Amitava Mukherjee.

Two Indian Railway Services officers—Yatendra Kumar and Ranjan Prakash Thakur—were also interviewed, the PESB order showed. IOC executive directors interviewed were Sandeep Jain, Anna Durai, Sailendra Kurumaddali, Sanjay Parashar and Gur Prasad. No existing directors of IOC applied as most did not have the requisite two years of service left before retirement. Of the six directors, only director (marketing) Satish Kumar Vaduguri had a maximum tenure of 23 months before he retires in July 2025.

Context: The **Public Enterprises Selection Board (PESB)** rejected all ten candidates it interviewed for the position of Indian Oil chairman and advised the petroleum ministry to pursue an alternative selection mechanism.

Public Enterprises Selection Board

- **About**: It is a **high powered body** constituted by Government of India through a resolution in 1987.
- **Objective**: It has been **set up with the objective of evolving a sound managerial policy for the Central Public Sector Enterprises** and, in particular, to advise Government on appointments to their top management posts.
- **Functions**: It is **entrusted with the selection and placement of chairman**, managing director or chairman-cum-managing director and functional director in Central public sector enterprises, among others.
- **Composition of Members**: The board consists of a **part-time or full-time Chairperson and three full-time Members.**
    - The **Chairperson and Members are the persons who have had a long and distinguished career** in management of public or private corporations or public administration and have a proven record of achievements, preferably, in the field of personnel, finance, production or marketing.
    - The Chairperson/Members of the board hold the office for **a term of three years or until the age of 65 years whichever is earlier.**
    - They are **eligible for consideration of reappointment** for a second term subject to the age-limit of 65 years.

PIB

MAY 17

PENSION ADALAT

(Syllabus: GS Paper 2 - Govt. Policies & Interventions)

The 8th All India Pension Adalat will be held in Delhi tomorrow, where chronic cases will be taken up and will be resolved.

Context: The 8th **All India Pension Adalat** will be held in Delhi tomorrow, where chronic cases will be taken up and will be resolved.

Key Points

- Till date **7 All India Pension Adalat have been organised** by the Department, in which 24218 cases have been taken up and 17235 cases have been resolved.
- The **50th PRC (Pre-Retirement Counselling) Workshop** will also be held to be conducted by Department of Pension & Pensioners' Welfare and this PRC is being organized for 1200 officers of all Ministries/Departments who are going to retire in next 6 months.
- The **objective of the PRC Workshop** is to create awareness about post-retirement entitlements as well as to educate them on advance planning for retirement including medical facilities and participation in voluntary activities after retirement.

Pension Adalat

- **About**: The Pension Adalat initiative was started on experimental basis in 2017 by the **Department of Pension & Pensioners' Welfare, Ministry of Personnel, Public Grievances and Pensions.**
  - In 2018 **National Pension Adalat** was held by leveraging technology for speedy resolution of Pensioners' grievance.
- **Objective**: The Pension Adalats are being convened with the **objective of bringing on a common table the aggrieved pensioner**, the concerned department, the bank or CGHS (The Central Government Health Scheme) representative, wherever relevant, so that such cases can be settled across the table within the framework of extant rules.
- **Benefits of Pension Adalats:**
  - Pension Adalats will help in **on-the-spot redressal of pensioners' grievances.**
  - Pension Adalats has given the **right of "Ease of Living" to the pensioners.**
  - Pension Adalats will **provide pensioners a hassle-free administrative system** to resolve their grievances.
  - **Grievance Portal for the Central Government pensioners called CPENGRAMS** (Centralized Pensioners Grievance Redress And Monitoring System) have saved huge resources and precious time of the people by using the technology.

PIB MAY 17

RPwD ACT 2016
(Syllabus: GS Paper 2 - Social Justice)

Government Implements RPwD Act 2016 to Establish Accessibility Standards for Persons with Disabilities

Context: Under the provision of **section 40 of RPwD Act 2016,** the Central Government in consultation with the Chief Commissioner formulate rules for persons with disabilities laying down the standards of accessibility for the physical environment, transportation, information and communication, including appropriate technologies and systems and other facilities and services provided to the public in urban and rural areas.

Key Points

- Under this provision, **20 ministries are involved in making Accessibility guidelines/standards** for their respective sector.
- The formulations of these guidelines/standards are **regularly monitored by the DEPwD,** Ministry of Social Justice and Empowerment.
- **Regular review meetings** are taken up at various levels and Minister Social Justice and Empowerment review the progress recently.

RPwD Act 2016

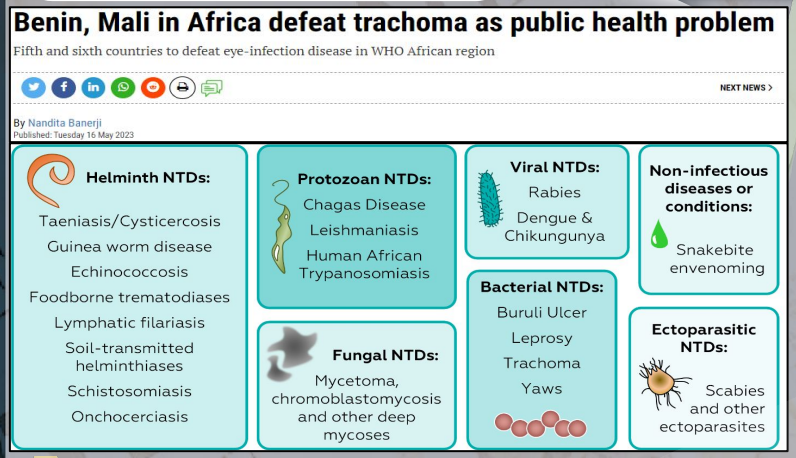
- **About**: Rights of Persons with Disabilities Act **promotes and protects the rights and dignity of people with disabilities** in educational, social, legal, economic, cultural and political spheres.
  - The Act replaces the earlier **Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995**, which was considered inadequate and outdated in addressing the needs and challenges of persons with disabilities in India.
  - **The Act was enacted to give effect to the** United Nations Convention on the Rights of Persons With Disabilities and connected matters.
- **Salient Features:**
  - The Act **recognises 21 types of disabilities**, as compared to 7 types under the previous law. These are:
    - Blindness, Low-vision, Leprosy cured persons,
    - Hearing impairment (deaf and hard of hearing), Locomotor disability, Dwarfism,
    - Intellectual disability, Mental illness, Autism spectrum disorder,
    - Cerebral palsy, Muscular dystrophy, Chronic neurological conditions,
    - Specific learning disabilities, Multiple sclerosis, Speech and language disability,
    - Thalassemia, Hemophilia, Sickle cell disease,
    - Multiple disabilities including deafblindness, Acid attack victim, and Parkinson's disease.
  - It **empowers the central government** to notify any other category of specified disability.
  - It d**efines a person with a disability** as a person with a long-term physical, mental, intellectual or sensory impairment which, in interaction with barriers, hinders his full and effective participation in society equally with others.
  - It **defines a person with benchmark disability** as a person with not less than 40% of a specified disability where a specified disability has not been defined in measurable terms and includes a person with a disability where a specified disability has been defined in measurable terms, as certified by the certifying authority.
  - It **recognises persons with disabilities** have high support needs and need intensive support from others for their daily activities.

DTE

MAY 17

TRACHOMA

(Syllabus: GS Paper 3 - Sci & Tech)



- **Effects and Impacts:** Trachoma mainly **affects children**. It is becoming less common with increasing age.
  - Repeated Trachoma infection causes scarring leading to in-turning of the eyelashes and eyelids which further **causes damage to cornea and blindness.**
  - It is main cause of corneal blindness in India, affecting young children.
  - In 2017, **India was declared free from infectious Trachoma**.
  - With this, India met goal of trachoma elimination as specified by **World Health Organisation (WHO) under its GET2020 (Global Elimination** of Trachoma by the year 2020) program.
    - It was launched to map 25 districts suspected of being trachoma-endemic.
    - The mapping survey aimed to determine the prevalence of active trachoma (TF) in 1-9-year-old children, and the prevalence of trachomatous trichiasis (TT) in adults aged 15 years and above.

Context: West African countries Benin and Mali have **eliminated eye infection trachoma** as a public health problem, becoming the fifth and sixth countries in World Health Organization's African Region to do so.

- In 2022, **Malawi became the first country** in southern Africa to eliminate Trachoma which makes Malawi the 4th country in WHO's Africa region to achieve this milestone after:
  - Ghana (June 2018),
  - Gambia (April 2021) and
  - Togo (May 2022).

Trachoma

- **About**: It is the **world's leading infectious cause of blindness** and is one of the conditions known as **neglected tropical diseases.**
  - It is caused by the infection due to the **bacterium Chlamydia trachomatis.**
- **Symptoms**: Trachoma **starts off as a bacterial infection** and can be easily treated.
  - The disease thrives where there are **water shortages, poor sanitation and infestations of flies,** which are considered physical vectors of the disease.
- **Transmission**: Trachoma spreads **through personal contact** (via hands, clothes or bedding).
  - It **also transmits by flies** that contact with the discharge from the eyes or nose of an infected person.
- **Trichiasis**: Overtime, it **causes the eyelashes** to be pushed inwards into the eye.
  - So with every blink, they **brush against the eyeball**. This advanced form of trachoma is called trichiasis.
  - Over time, if it's not treated, trichiasis can **lead to blindness.**

TIMES OF INDIA

Page 3

TUNGNATH TEMPLE

(Syllabus: GS Paper 1 - Art & Culture)

ASI: World's highest Shiva shrine tilting by 6-10 deg

Pankul.Sharma
@timesgroup.com

Dehradun: A study conducted by the Archaeological Survey of India (ASI) has found that the Tungnath temple, which faces north and is located at an altitude of 12,800 feet in Rudraprayag district of Garhwal Himalayas, is tilting by five to six degrees and the smaller structures in the complex by 10 degrees.

ASI officials told **TOI** that they have apprised the central government about the findings and suggested that the shrine be included as a protected monument. "Following this," an official said on Tuesday, "the government has started the process of declaring it as a monument of national importance and issued a notification seeking objections from the public as a matter of procedure". The ASI will find the root cause of the damage to determine if it can be repaired immediately.



Tungnath temple is located at an altitude of 12,800ft in Rudraprayag

▶Subsidence likely, P 11

Context: A study conducted by the Archaeological Survey of India (ASI) has found that the **Tungnath temple**, which faces north and is located at an altitude of 12,800 feet in Rudraprayag district of Garhwal Himalayas, is tilting by five to six degrees and the smaller structures in the complex by 10 degrees.

Tungnath temple

- Located in **Rudraprayag district**, Tungnath Temple is the only ancient 'Shivalaya' of its kind located at the highest point above sea level in Asia.
- Tungnath Temple is actually associated with the **Panchkedar temples** which were **built by the Pandavas.**
- The **Pandavas** were advised by sage Vyasa Rishi, that their sin of killing their cousin Kauravas during the war of Mahabharata can only be forgiven if they **worship Lord Shiva.**
- It was built in the **North Indian style of architecture** and has a dozen shrines of other Gods surrounding the temple.

Tungnath mountains

- The Tungnath (Lord of the peaks) mountains form the **Mandakini and Alaknanda river valleys.**
- It is located just below the peak of **Chandrashila**.
- Tungnath is at the top of the ridge dividing the waters of the **Mandakini River (raising from Kedarnath) from those of the Alaknanda River** (raising above Badrinath).
- The Tungnath peak on this ridge is the source of three springs, which form the **Akashkamini River.**
- The **Kedarnath Wildlife Sanctuary**, also called the Kedarnath Musk Deer Sanctuary, set up in 1972 to preserve the endangered musk deer, which lies in the region, also has a musk deer breeding centre at Kharchula Kharak near Chopta.

Secure Top Rank with theIAShub Courses

Prelims 2023 Courses

01 Prelims Crash Course Score Enhancement Program (SEP)

02 INA Current Affairs (Prelims)

03 TACKLE - Prelims Test Series

04 Geography - Prelims Crash Course

Quality Enrichment Courses (Mains 2023)

01 Quality Enrichment Program (QEP)

02 Science of Answer Writing (SAW)

Prelim Cum Mains 2024 Courses

01 NEEV GS Foundation 2024/25

02 INA Current Affairs Pre Cum Mains - 2024

FREE Download PDF

Login to theiashub.com

- Aaj Ka Quality Enrichment (Toppers' Favourite PDF)
- News-CRUX-10 (10 News. 10 Sources. One Place)
- Monthly Editorials (The Hindu & Indian Express)
- Daily Quiz (Prelims)
- Government Schemes & Ministry Wise Year End Review
- Free Enrichment PDFs (Tailor Made Crisp Study Material)



Log On To Our Unique
Free Answer Writing Sessions with Toppers (FAST) Portal
& Start Practicing!

SCAN HERE

9560082909

t.me/theiashub

/mkyadav

www.theiashub.com

www.theiashub.com