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MK Yadav Sir

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BUSINESS STANDARD

Page 1

PM JAN DHAN YOJANA

(Syllabus: GS Paper 3 - Economy)

9 years on, Jan-Dhan helps govt seal leaks, purge bogus accounts

NIKESH SINGH & SHRIMI CHOUDHARY
New Delhi, 27 August

About 62.6 million holders of the Pradhan Mantri Jan-Dhan Yojana (PMJDY) accounts have received direct benefits as the scheme completes its ninth year. This has helped the Centre plug leaks, weed out fake accounts, and target genuine beneficiaries of government schemes.

Over the years, Jan-Dhan accounts have become fundamental to the JAM trinity (linking Jan-Dhan Yojana, Aadhaar, and mobile numbers), allowing benefits to be transferred directly to verified bank accounts of identified beneficiaries in a much more transparent manner.

"The JAM trinity has led to the removal of duplicate or fake beneficiaries and the plugging of leaks, resulting in cumulative savings of more than ₹2.73 trillion between 2015 and 2022," according to government officials.

The latest data shows that the government transferred ₹7.16 trillion in 2022–23 (FY23), which is 100x more than what it did in 2013–14 (FY14) when direct benefit transfer (DBT) was introduced.

In FY14, ₹7,367 crore was transferred, which became fivefold within a year of the implementation of PMJDY to ₹38,926 crore.

The government leveraged Jan-Dhan to mitigate the impact of the pandemic through immediate DBT to rural households. Within 10 days of the nationwide lockdown, more than 200 million women's PMJDY accounts were credited with ex-gratia," a government official said.

PMJDY was launched on August 28, 2014, with the expressed objective of providing universal banking services by opening zero-balance bank accounts for every unbanked household.

This was based on the guiding principles of banking the unbanked, securing the unsecured, and funding the unfunded.

In nine years, the total number of PMJDY accounts reached 500 million as on August 16, up from 147.2 million at the end of March 2015. By the end of FY23, the total number of PMJDY accounts stood at 486.5 million.

The total combined deposits in these accounts stood at ₹2.03 trillion, up from ₹15,670 crore at the end of March 2015. By the end of March 2023, deposits under PMJDY were ₹1.98 trillion.

The number of zero-balance accounts dropped sharply from 58 per cent in March 2015 to just 8 per cent of the total PMJDY accounts at present.

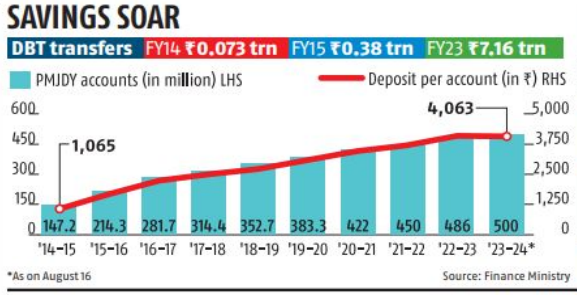
Similarly, the number of RuPay debit cards issued for PMJDY accounts increased to 339.8 million as on August 16, from 131.5 million at the end of March 2015.

The average deposit per account increased to ₹4,063 from ₹1,065 at the end of March 2015. The average deposit stood at ₹4,087 at the end of FY23.

"Efforts are also underway to improve the access of PMJDY account holders to micro-credit and micro-investment options such as flexible recurring deposits (RDs). As balances rise, routing part of the savings into an RD could help them get better returns," said Financial Services Secretary Vivek Joshi while briefing the media on Saturday.

The scheme offers multiple advantages to account holders, such as a bank account without the requirement of a minimum balance, free-of-cost RuPay debit cards with in-built accident insurance of ₹2 lakh, and an overdraft facility of up to ₹10,000.

The finance ministry is currently working to ensure that Jan-Dhan account holders get maximum coverage under the micro-insurance schemes — Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) — to provide affordable insurance and security to people, Joshi said.





Context: About 62.6 million holders of the **Pradhan Mantri Jan-Dhan Yojana (PMJDY)** accounts have received direct benefits as the scheme completes its ninth year.

- This has helped the Centre plug leaks, weed out fake accounts, and target genuine beneficiaries of government schemes.
- Over the years, Jan-Dhan accounts have **become fundamental to the JAM trinity** (linking Jan-Dhan Yojana, Aadhaar, and mobile numbers), allowing benefits to be transferred directly to verified bank accounts of identified beneficiaries in a much more transparent manner.

Pradhan Mantri Jan Dhan Yojana

- **About**: Announced on **15th August 2014**, PMJDY is National Mission for Financial Inclusion named as the Pradhan Mantri Jan Dhan Yojana to ensure access to financial services, namely, Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner.
- **Features of the scheme:**
  - **All households across the country** – both rural and urban are to be covered under the scheme.
  - An o**verdraft (OD) facility up to Rs. 10,000** to eligible account holders is available.
  - **Issuance of RuPay Debit Card** with inbuilt Rs 2 lakh personal accident insurance cover.
  - The **increased coverage amount** of Rs. 2 lakh is for PMJDY accounts opened after 28.08.2018.
  - A **minimum monthly remuneration** of Rs 5,000 to business correspondents who will provide the last link between the account holders and the bank.



LIVEMINT

Page 2

INDIA'S UPI PUSH

(Syllabus: GS Paper 3 - Economy)

India in talks for UPI expansion in Africa

Shashank Mattoo
shashank.mattoo@livemint.com
NEW DELHI

India is in talks with a number of African countries, including Namibia, Mozambique and Kenya, to help develop its Unified Payment Interface (UPI) and to conclude commercial partnerships between payments platforms, according to persons aware of the matter.

This push comes after Ritesh Shukla, International CEO of the National Payments Corporation of India (NPCI), which developed UPI, stated that the number of countries where UPI is live will double in the next 12-18 months.

In recent years, India has marketed its signature UPI platform to a number of countries

"There are many countries in the world which have similar problems we had before the advent of UPI. These are financial inclusion, supporting rural economies, fintech incubation, transparency and other things. We are looking at partnering with those countries to help them create their own versions of UPI in a very sovereign manner," he told *Mint* earlier in August.

In recent years, India has marketed its signature UPI platform to a number of developing countries. India follows two strategies to boost UPI's global footprint. The first is to help build platforms and digital infrastructure for partner nations. The second is to sign commercial partnerships and linkages with existing platforms in foreign countries to make life easier for Indian travelers and migrants.

"We have about 30 million Indians who live outside India. They send about $100 billion every year. Today, this experience is very, very fragmented, depending on which part of the world you live in. We are trying to see how we can standardize this whole user-experience," Shukla said.

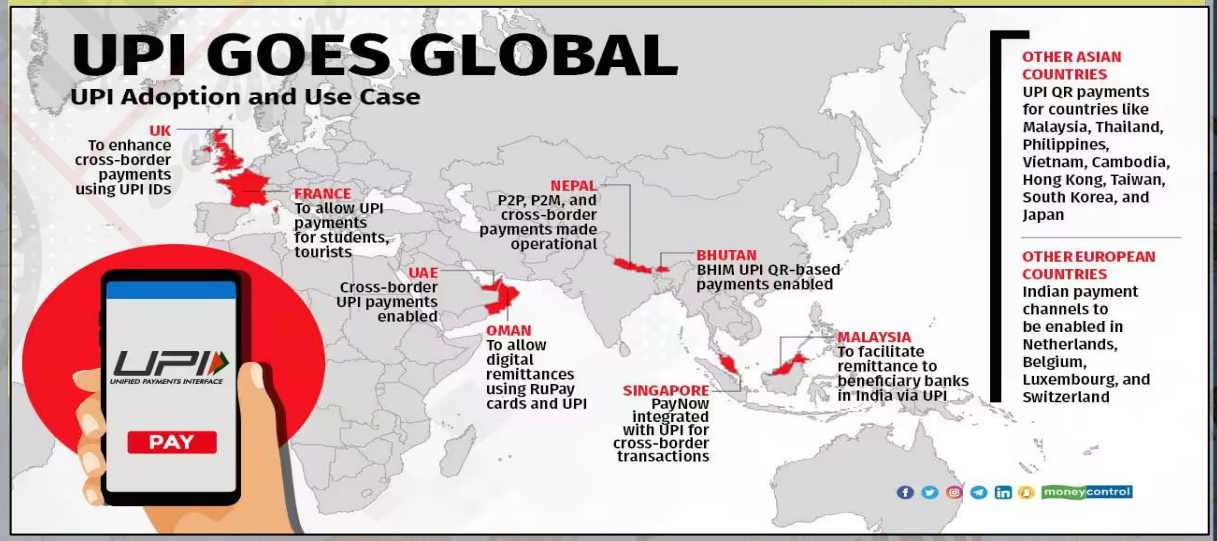
The push comes as part of an effort to project the country as a voice for the interests of developing nations in global forums.

Context: India is in talks with a number of African countries, including Namibia, Mozambique and Kenya, to help develop its **Unified Payment Interface (UPI)** and to conclude commercial partnerships between payments platforms.

- Unified Payments Interface (UPI) is a system that **powers multiple bank accounts into a single mobile application** (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood.
- It was **developed by National Payments Corporation of India** in 2016.

Key Points

- UPI had already established itself in countries like **Singapore, Bhutan, Nepal, and the UAE.**
- Countries that have adopted different forms of Indian payment systems include **France, UAE, Saudi Arabia, Bahrain, Singapore, Maldives, Bhutan, and Oman.**
- This means that Indian users can now use UPI, RuPay, and other digital payment channels in these countries, making transactions easier and more convenient.
- India follows **two strategies to boost UPI's global footprint.**
  - The first is to help build **platforms and digital infrastructure** for partner nations.
  - The second is to **sign commercial partnerships** and linkages with existing platforms in foreign countries to make life easier for Indian travelers and migrant



THE HINDU

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EXPORT OF NON-BASMATI

(Syllabus: GS Paper 3 - Agriculture)

Government imposes restrictions on export of Basmati rice

The Hindu Bureau
NEW DELHI

The Union government on Sunday halted the export of Basmati rice valued at less than $1,200 a tonne to restrict possible "illegal" shipment of plain white rice by wrongly classifying it as Basmati rice.

The export of non-Basmati white rice was prohibited on July 20, citing the rise in domestic prices.

The Union Commerce Ministry said it had directed the Agricultural & Processed Food Products Export Development Authority (APEDA), the agency responsible for regulation of export of Basmati rice, that contracts for Basmati exports with a value of $1,200 and above should be registered for issue of registration-cum-allocation certificate (RCAC).

It also asked the APEDA that contracts with a value below $1,200 a tonne may be kept in abeyance and evaluated by a committee to be set up by the APEDA Chairman for understanding the variation in prices and use of this route for export of non-Basmati white rice. "It has been noted that there has been large variation in the contract price of Basmati being exported with lowest contract price being $359 per MT in backdrop of average export price of $1214 per MT during August," the Ministry said.

The Ministry directed the committee to submit its report within one month, and said a decision on lower price exports of Basmati can be taken based on the report. The Ministry also directed the APEDA to hold consultations with traders to sensitise them to the matter and work with them to discourage any use of the window for export of non-Basmati white rice.

In September 2022, the Centre banned the export of broken rice.

Context: By **banning the export of Basmati rice** valued at less than $1,200 per metric tonne (MT), the Union government ensured additional safeguards for its export ban on non-Basmati white rice (by misclassifying it as Basmati rice).

Key Points

- The e**xport of non-Basmati white rice was prohibited** on July 20, 2023, citing increasing domestic prices of rice.
- In September 2022, the **Centre had banned exports of broken rice.**
- In August 2023, the **Centre imposed 20% export duty** on par-boiled non-basmati rice.
- **Agricultural & Processed Food Products Export Development Authority (APEDA)** is the agency responsible for regulation of export of Basmati rice.

Impact of the ban

- IMF predicts a **potential rise of 10-15% this year** in international rice prices.
- Countries in Asia and Sub-Saharan Africa, which heavily rely on India as a major supplier of rice, may face **vulnerability due to potential disruptions in the rice market.**

India's status in rice exports

- India is the **second-largest producer of rice** in the world, after China. India has become the largest rice exporter globally, accounting for nearly 40% of global rice exports in 2022/23.
- Non-basmati white rice constitutes approximately **25% of the total rice exported from the country.**

ECONOMIC TIMES

Page 2

ZONAL COUNCILS

(Syllabus: GS Paper 2 - Governance)

Shah to Chair Western Zonal Council Meeting in Gandhinagar Today

Western Zonal Council comprises Gujarat, Maha, Goa, Daman and Diu and Dadra and Nagar Haveli

Our Political Bureau

New Delhi: Union home minister Amit Shah will chair a meeting of the Western Zonal Council on Monday in Gandhinagar where a host of issues such as speedy investigation in cases of sexual offence and rape and matters related to infrastructure and environment will come up for discussion, officials said. The Western Zonal Council comprises Gujarat, Maharashtra, Goa and the Union Territories of Daman and Diu and Dadra and Nagar Haveli.

The meeting will be attended by chief ministers, ministers, chief secretaries, principal secretaries and senior officers of member states and central government, officials said.

The meeting is likely to discuss issues like speedy investigation in cases of sexual offence and rape against women and children, implementation of Fast Track Special Courts for expeditious disposal of rape and The Protection of Children from Sexual Offences (Pocso) Act cases.

Facilitation of banks and India Post Payment Bank branches within 5 km in each village, addressing malnutrition among children through Poshan Abhiyan, reducing drop-out rate of school children, participation of government hospitals in Ayushman Bharat Pradhan Mantri Jan Arogya Yojana and issues of general interest at national level will also be discussed at the meeting.

The meeting will discuss issues of common interests in areas of road connectivity, power, industries and other matters, they said. According to the established procedure and practice, the meeting is preceded by a standing committee of the council where the agenda items to be placed before the council are scrutinised and prioritised.

RESOLUTION FORUM

Zonal councils take up issues involving the Centre and states and one or many states falling in the zone

The Narendra Modi government has been regularly holding meetings of zonal councils as part of its overall strategy to strengthen and promote cooperative and competitive federalism in the country, officials said. The councils take up issues involving the Centre and states and one or many states falling in the zone, providing a forum for resolving disputes and irritants.

Context: Union Home Minister and Minister of Cooperation will chair the 26th meeting of the **Western Zonal Council** at Gandhinagar.

- The **Western Zonal Council** comprises the states of Gujarat, Goa, and Maharashtra and the Union Territories of Dadra and Nagar Haveli and Daman and Diu.
- The meeting is being organized by the **Inter-State Council Secretariat** under the Ministry of Home Affairs in collaboration with the Government of Gujarat.

Zonal Councils

- **Statutory body**: Five Zonal Councils were established in the year 1957 under Section 15-22 of the **States Reorganization Act, 1956.**
  - At present there are **six zonal councils–** Northern, Central, Eastern, Western, Southern and North-Eastern
- **Composition**: The **Union Home Minister is the Chairman** of these Zonal Councils, while the Chief Ministers of the States included in the respective Zonal Council and the administrator and lieutenant governor of the union territories are its members.
  - Two more ministers from each state are nominated by the Governor as members of the council.
  - Each Zonal Council has also constituted a standing committee at the level of chief secretaries.
- **Objectives**:
  - Bringing out **national integration**
  - **Arresting the growth of acute State consciousness**, regionalism, linguism and particularistic tendencies.
  - Enabling the Centre and the States to **co-operate and exchange ideas** and experiences.
  - Establishing a **climate of co-operation amongst the States** for successful and speedy execution of development projects.

BLACK SEA GRAIN INITIATIVE

(Syllabus: GS Paper 2 - IR)

US, others in touch with India to revive Black Sea grain deal

Want Delhi To Use Influence With Moscow To Unlock Ukraine Exports

Sachin.Parashar
@timesgroup.com

New Delhi: As Russia comes under renewed pressure to revive the Black Sea grain deal with Ukraine, the US and EU are also talking to India to see if it can use its influence with Moscow to ensure resumption of Ukrainian grain exports.

While the deal was brokered by the UN and Turkiye last year to attenuate the effects of the war on global food security, India also had played a role in reaching the agreement, as foreign minister S Jaishankar said earlier this year.

While EU foreign policy chief Josep Borrell was reported to have approached all G20 foreign ministers earlier this month for help in getting Moscow to rejoin the deal, the US remains engaged with India at the UN on the issue as it calls upon Moscow to not "weaponise" hunger.

"I know that parts of the American government are engaging with India I think at the UN level. This is very important and one of our essential points is that you don't have to be in Europe to see this war affecting all of us. And we want India's food security also to be strong," US ambassador Eric Garcetti told **TOI**.

Getty Images



A Ukrainian grain ship transits the Bosphorus Strait in Turkiye in July 2023. It is not known yet if India has taken up the issue diplomatically

It is not known yet if India has taken up the issue diplomatically with Russia, but at the UN the government strongly backed efforts to revive the agreement, which Russia pulled out of on July 17, and called for an early resolution to the impasse. "Addressing the growing food grain shortages requires us to go beyond current constraints," said India's permanent representative Ruchira Kamboj earlier this month, adding India's G20 presidency had been focused on depoliticising the global supply of food, fertilisers and medicines.

According to US Trade Representative Katherine Tai, who was in India for the G20 trade ministers meeting last week, the Black Sea Grain Initiative, as it is formally known, provided a lifeline for hundreds of millions worldwide facing hunger by enabling the delivery of 20 million tonne of grain — mostly, wheat, maize and sunflower oil — to lower and middle-income countries through Black Sea ports.

However, while India doesn't want geopolitical tensions to come in the way of humanitarian assistance, Russian foreign minister Sergey Lavrov said at the Brics summit last week, which was also attended by PM Narendra Modi, that the West had not honoured "the part of the Black Sea grain deal affecting Russia". Moscow did not renew the deal saying western sanctions had blocked Russia's own export of grains and fertilisers.

Context: : As Russia comes under renewed pressure to revive the **Black Sea grain deal** with Ukraine, the US and EU are also talking to India to see if it can use its influence with Russia to ensure resumption of Ukrainian grain exports.

- While the deal was **brokered by the UN and Turkey in 2022** to attenuate the effects of the war on global food security, India also had played a role in reaching the agreement.

Black Sea Grain Initiative

- **About**: The Initiative on the S**afe Transportation of Grain and Foodstuffs from Ukrainian ports**, also called the Black Sea Grain Initiative, was an agreement between Russia and Ukraine with Turkey and the United Nations (UN) made during the 2022 Russian invasion of Ukraine.
- **Origin**: The deal, b**rokered by the United Nations and Turkey,** was signed in Istanbul in July 2022.
    - Initially it was stipulated for a period of 120 days with an option to extend or terminate after November.
- **Mirror agreement:** It was **not a direct agreement between Russia and Ukraine**.
    - Instead, **Ukraine signed an agreement with Turkey and the UN**, and **Russia signed a separate** "mirror" agreement with Turkey and the UN.
- **Objectives**: The deal was to provide for a **safe maritime humanitarian corridor** for Ukrainian exports (particularly for food grains) from three of its key ports: **Chornomorsk, Odessa and Yuzhny/Pivdennyi.**
- Ukraine is among the largest exporters of wheat, maize, rapeseed, sunflower seeds and sunflower oil, globally.
    - Its **access to the deep-sea ports in the Black Sea** enables it to directly approach Russia and Europe along with grain importers from West Asia and North Africa.
    - Russia's actions in the East European country had disturbed this route which earlier used to **ship 75% of its agricultural exports** - precisely what the initiative sought to address.
- **Achievements**: As per the **UN Office for Coordination of Humanitarian Affairs**, approximately 10.1 million tonnes of grains, which include corn, wheat, rapeseed, and sunflower oil among others, have been shipped since the initiative commenced.
    - About 44% of the shipments reached **high-income countries** (including Spain, Netherlands and Italy among others),
    - About 28% reached **low and lower-middle-income countries** (Egypt, Iran, Sudan and Kenya among others).
    - About 27% reached **upper-middle income countries** (China and Bulgaria among others).

PIB August 28

SUR VASUDHA

(Syllabus: GS Paper 2 - IR)

Prime Minister praises 'Sur Vasudha', performed in honour of the delegates of the G20 Culture Ministers' Meeting in Varanasi

Context: The Prime Minister has praised **'Sur Vasudha'**, a musical marvel, performed in honour of the delegates of the **G20 Culture Ministers' Meeting** in Varanasi.

- The **Culture Working Group's first meeting** was held in Khajuraho, Madhya Pradesh, followed by two more in Odisha's Bhubaneswar and Hampi in Karnataka

Key Points

- A performance by the **G20 Global Orchestra**, titled 'Sur Vasudha', celebrating the musical heritage of the member nations of the bloc and invitee countries will be presented in the temple town on Saturday evening.
- The orchestra consisted of musicians from **29 G20 member and invitee countries.**
- It has celebrated the **musical traditions** with diverse instruments and vocalists singing in their native languages.
- The orchestra's enchanting tunes embodied the spirit of **"Vasudhaiva Kutumbakam"** - the world is one family.
- The **Varanasi Culture meetings** have created an opportunity to discuss multi-dimensional global relations related to the cultural sector.

PIB August 28

EXERCISE BRIGHT STAR
(Syllabus: GS Paper 2 - IR)

PARTICIPATION OF INDIAN AIR FORCE IN EXERCISE BRIGHT STAR-23 AT CAIRO AIR BASE, EGYPT

Context: An Indian Air Force (IAF) contingent departed for participating in **Exercise BRIGHT STAR-23** a biennial multilateral tri-service exercise scheduled to be held at Cairo (West) Air Base, Egypt from 27 August to 16 September 2023.

Exercise Bright Star

- It is a **multinational military exercise**, held once in two years at Egypt.
- The **first such exercises were held in the year 1980** after signing of the peace treaty between Egypt and Israel.
- This is for the first time that **IAF is participating in Ex BRIGHT STAR-23** which will also see participation of contingents from the United States of America, Saudi Arabia, Greece and Qatar.
- The objective of the exercise is to **practice planning and execution of joint operations.** Besides leading to the formation of bonding across borders, such interactions also provide a means to further strategic relations between participating nations.
- IAF contingents to flying exercises abroad are thus **no less than Diplomats in Flight Suits.**



DTE August 28

URBAN HEAT TRAP

(Syllabus: GS Paper 3 - Env & Eco)

Road to cool cities: Codes based on unique 'urban form' can be helpful

Urban India is a heat trap, but road orientation, building materials and zone-specific master plans can drastically enhance thermal comfort

By Rajneesh Sareen, Mitashi Singh, Nimish Gupta
Published: Friday 25 August 2023



- **Blue /Green infrastructure**: They regulate temperature and relative humidity, absorb and decompose pollutants, improve the overall air quality and offer shade among other benefits.
- **Improve Urban morphology**: Using better roof materials, reflective paints and green roofs.
- **Urban form-based codes:** Such codes can address the unique features of a city or even a neighbourhood.
  - Different urban forms could have different zoning regulations with contextual cooling solutions.
  - For instance, an old market could have tree-shaded walkways, a temple precinct could have cool roofs and a business district could have a high effective vegetation cover (EVC) (30 percent).
- **Amend building by-laws and master plans**: A 1°C fall in ambient temperature can lead to a 2 per cent reduction in the city's power bill.

Context: Rising episodes and **increasing intensity of heat waves** have become quite common and a major problem in Indian cities.

- **Urban India is a heat trap,** but road orientation, building materials and zone-specific master plans can drastically enhance thermal comfort.

Factors responsible

- **Urban morphology**: The **worst morphology** turned out to be large low rise (industrial), mainly due to use of heat-trapping roofing materials like asbestos, galvanised iron sheets and plastic sheets.
- **Aspect ratio (degree of direct sun exposure):** The ratio of building height and street width plays a role in how much heat will be trapped by the roads, pavements and building surfaces.
  - **The higher the aspect ratio, the lower the land surface temperature (LST).**
  - This means the narrower the street, the lesser the heat gain.
  - Buildings shade each other and decrease direct exposure of surfaces to the sun.
- **Floor space index:** LST increase as FSI decrease.
  - Cities define the extent of construction on a plot through FSI.
- **Street orientation**: A study by CSE that streets oriented along the north-south axis have an LST higher by 1°C as compared to streets along the east-west axis.
  - This is because the **streets in north-south orientation are more exposed to the strong east and west sun.**

DST

August 28

NATIONAL RESEARCH FOUNDATION

(Syllabus: GS Paper 3 - Sci & Tech)

ANRF signifies a higher level of priority & commitment to research and innovation: Secretary of SERB

Context: **Anusandhan National Research Foundation (ANRF)** signifies priority and commitment to research and innovation at the highest level in the government, said Secretary of Science and Engineering Research Board, Department of Science and Technology at a titled Changing Landscape of Research Funding in India: Anusandhan National Research Foundation: India's vision to Achieve Global Leadership on 25th August 2023.

- The talk was hosted by the **National Centre for Biological Sciences.**
- The **Anusandhan National Research Foundation Bill, 2023** was passed recently by the Parliament that provides for establishing the Anusandhan National Research Foundation (NRF).

Anusandhan National Research Foundation Bill, 2023

- **About**: The Bill repeals the **Science and Engineering Research Board Act, 2008** and dissolves the Science and Engineering Research Board set up under it.
- **Objectives & Functions**: ANRF will be an apex body to provide high-level strategic direction of scientific research in the country as per recommendations of the **National Education Policy (NEP).**
- **Funds**: It seeks to set up a **Rs 50,000-crore fund**, with a sizeable contribution from the private sector, to "seed, grow and promote" research and development (R&D) and foster a culture of research and innovation throughout India's universities, colleges, research institutions, and R&D laboratories. It seeks to s**et up different funds:**
  - **Anusandhan National Research Foundation Fund:** For the financing of activities under the Act.
  - **Innovation Fund**: For supporting outstanding creativity in the areas supported by the foundation
  - **Science and Engineering Research Fund:** For the continuation of the projects and programmes initiated under the Science and Engineering Research Board Act, 2008.
  - **One or more special-purpose funds** for any specific project or research.
- **Composition**: NRF will have a **Governing Board** headed by the Prime Minister of India.
  - **Other members** of the Board are: the Union Ministers of Science and Technology, Education as Vice Presidents, the Principal Scientific Advisor as Member Secretary, and Secretaries to the Departments of Science and Technology, Biotechnology, and Scientific and Industrial Research.
  - The President of the Board may appoint or nominate **additional members** to the Board.

DTE August 28

DECLARATION OF DROUGHT IN INDIA

(Syllabus: GS Paper 1 - Geography)

Jharkhand may be declared drought-hit again this year

Paddy planted in just 44% of target area this year, 37% rainfall deficit recorded till now this monsoon

By Anand Dutt
Published: Friday 25 August 2023



Context: Farmers in Jharkhand are **distraught due to deficit in rainfall** in monsoon 2023.

Key Points

- **Paddy** is cultivated on about 1.8 million hectares of land in Jharkhand.
- In 2022, the Jharkhand government had declared 256 blocks of the **state as drought-affected** and demanded a financial package of Rs 9,682 crore from the Centre.
- The central government permitted the state to spend about Rs 500 crore from the **Disaster Relief Fund,** but it was not enough to provide relief to the farmers.
- The state government has informed the Centre there are chances of drought for the second consecutive year.
- According to a notification issued by the Union Ministry of Agriculture, paddy and corn have been notified for the **Crop Relief Scheme 2023-24.**

Declaration of Drought in India

- In India, there is **no single, legally accepted definition of drought.**
- The **State Government is the final authority** when it comes to declaring a region as drought affected.
- Once a drought is determined, the **state government needs to issue a notification** specifying the geographical extent. The notification is valid for six months unless de-notified earlier.
- The Government of India has published **two important documents** in respect of managing a drought.
    - The first step is to look at **two mandatory indicators - rainfall deviation and dry spell.**
        - Depending on the extent of the deviation, and whether or not there is a dry spell, the manual specifies various situations that may or may not be considered a drought trigger.
    - The second step is to look at **four impact indicators - agriculture, vegetation indices based on remote sensing, soil moisture, and hydrology.**
        - The States may consider any three of the four types of the Impact Indicators (one from each) for assessment of drought, the intensity of the calamity and make a judgement.
        - If all three chosen indicators are in the ‘severe’ category, it amounts to severe drought; and if two of the three chosen impact indicators are in the ‘moderate’ class, it amounts to moderate drought.
    - The third step comes in after **both previous triggers have been set off.**
        - In that event, “States will conduct sample surveys for ground in order to make a final determination of drought.
        - The finding of field verification exercise will be the final basis for judging the intensity of drought as ‘severe’ or ‘moderate’.

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