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सत्यमेव जयते



MK Yadav Sir

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LIVE MINT Page 11

COAL PRODUCTION IN INDIA

(Syllabus: GS Paper 3 - Economy)

Coal production to keep rising: Report

India's coal output will rise in financial year 2023-24, driven by a ramp-up in production of state-owned Coal India Ltd (CIL) and NLC India Ltd by engaging mining developers cum operators (MDOs). Incremental output is also expected from the operational and new captive mines, CareEdge Ratings said in a report.

The coal ministry has set a production target of 1 billion tonnes in FY24, a 13% growth year-on-year (y-o-y). "India's coal production reached a new milestone of 892 million tonnes (MT) during FY23, a 14.7% y-o-y growth, driven by a 12.9% y-o-y increase in production by Coal India," CareEdge Ratings said.

Government initiatives, such as amending the Mines and Minerals Act of 1957, allowing captive mines to sell up to 50% of their annual coal production on the open market, increasing the use of mass production technologies, expanding existing projects, and privatizing coal blocks, among others, are expected to continue bolstering domestic coal production in the medium term. Power sector consumption of domestic coal remains strong, accounting for 737.9 million tonnes of total despatches in FY23, a 9.1% year-on-year increase.

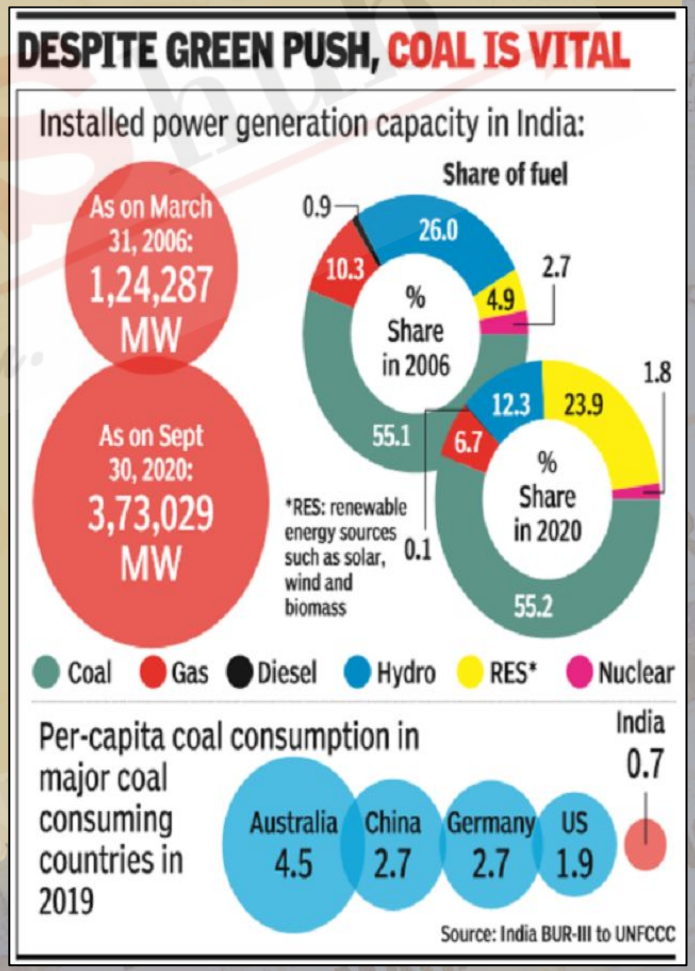
SAURAV ANAND

Context: India's coal output will rise in financial year 2023-24, driven by a ramp-up in production of state-owned Coal India Ltd (CIL) and NLC India Limited by engaging mining developers cum operators (MDOs).

- **Incremental output** is also expected from the operational and new captive mines.

Coal Production in India

- India is the **world's largest coal consumer, and importer and 2nd largest producer after China.**
  - Coal in India was **first mined in 1774 by East India Company** in Raniganj Coalfield along the Western bank of Damodar River.
  - Today, **India has the fifth largest coal reserves** in the world.
- **India's coal consumption has doubled** since 2007 at an annual growth rate of 6 percent.
- India and China, are also the only two countries globally where there has been an **uptick in investment in coal mine assets**.
  - This is because **domestic production has been ramped up** in both countries to reduce external reliance.



NBFC LICENCE

(Syllabus: GS Paper 3 - Economy)

Jupiter Gets NBFC Licence

Neobanking startup to raise ₹100 crore in debt to push its lending business

Tarush.Bhalla@timesinternet.in

Bengaluru: Neobanking startup Jupiter has secured a non-banking finance company (NBFC) licence from the Reserve Bank of India (RBI) which will help the fintech dole out credit from its own books. The NBFC licence has been issued to Amica Finance, a separate unit within the group which will the run the operations. Jupiter will hire a professional chief executive officer to run the lending operations.

The development is significant for Jupiter and for other Indian fintechs which have come under the RBI's scanner. These companies have been scouting for regulatory clearance to push forward their digital lending ambitions. In recent years, players like Cred and BharatPe tried to secure NBFC licences but failed due to RBI's reluctance to let fintechs become non-bank lenders.

Datawise

Founded 2019 | Founder Jitendra Gupta

Funding Raised $164 million

Major Investors Tiger Global, QED Investors, Matrix Partners and Sequoia Capital

Offerings Digital savings account, credit and investments through mutual funds

The Sequoia and Tiger Global backed- Jupiter startup intends to capitalise the lending business with around ₹100 crore and raise an additional ₹100 crore in debt to fund the NBFC's credit operations. It aims to hit annual disbursements of ₹600 - ₹700 crore in short and medium term personal loans.

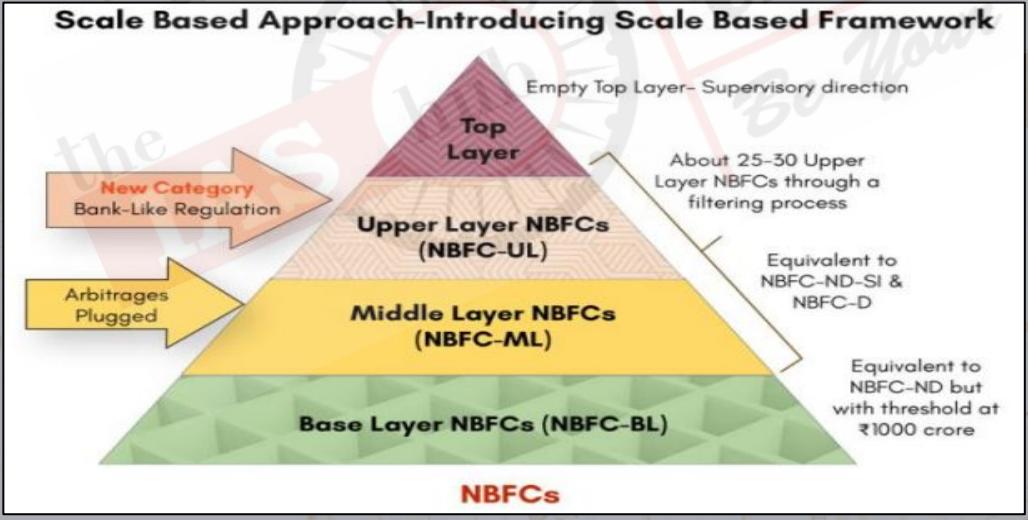
Talking exclusively to **ET**, Jupiter's founder & CEO, Jitendra Gupta, said, the development was significant in the backdrop of the recent regulatory developments on digital lending.

"Considering our existing customer base of over 2 million, we will be able to operate at scale to drive business growth," Gupta said.

"Almost 5% of our user base has already started opening SIPs (systematic investment plan) on Jupiter," added Gupta.

The NBFC licence will help the four-year old fintech's revenue pipe and increase margins in lending. Further, it will be able to directly serve customers instead of working as just a loan-service provider (LSP).

Jupiter is expected to play in longer tenure loans ranging three to 24 months, with higher ticket sizes of ₹75,000 to ₹1 lakh. The average loan tenure on Jupiter's platform is currently less than six months and the ticket size hovers around ₹30,000.



Context: Neobanking startup Jupiter has secured a **non-banking finance company (NBFC) licence** from the Reserve Bank of India (RBI) which will help the fintech dole out credit from its own books.

NBFC

- **About**: NBFC is a company incorporated as per the **Companies Act,2013**, or any other previous act.
  - NBFC is governed by both the **Ministry of Corporate Affairs and the RBI.**
  - Though NBFC provides financial services, it is different from Banks in many ways.
  - It **cannot accept public deposits** by allowing people to open savings/current accounts with it.
- **Conditions to Register as NBFC:**
  - The business should be registered as a company under the **Companies Act, 1956, or 2013.**
  - The **minimum capital** (Net Owned Fund) requirement is Rs. 2 crores.
  - The principal business of the applicant should be **financial activities.** If the **financial flow of the business is more than 50%** of the total capital asset, then that company can get NBFC registration.
  - It should have **at least 1 Director from the financial field** or a senior banker as a Director.
  - The **CIBIL (Credit Information Bureau Limited)** records should be clean.

BUSINESS STANDARD

Page 4

PERSONAL INCOME TAX RATE

(Syllabus: GS Paper 3 - Economy)

Personal income tax to GDP ratio rises to 2.94%

PRESS TRUST OF INDIA
New Delhi, 25 April

Introduction of new data sources in Statement of Financial Transactions in recent years has led to 1,118 per cent increase in reported information

Personal income tax as a percentage of GDP has gone up from 2.11 per cent in 2014-15 to 2.94 per cent in 2021-22 fiscal year, indicating that taxpayer base is widening as a result of the steps taken by the present government led by Prime Minister Narendra Modi.

At a review meeting with the Central Board of Direct Taxes (CBDT), Finance Minister Nirmala Sitharaman was apprised about the impact of various steps taken by the apex direct tax body to widen taxpayer base, the finance ministry said.

The ministry said the personal Income Tax (PIT), which is paid by individuals, to GDP ratio has been steadily increasing from 2.11 in FY 2014-15 to 2.94 in FY 2021-22. The personal income tax collection (including Securities Transaction Tax) increased to over ₹6.96 trillion, from over ₹2.65 trillion in 2014-15.

Introduction of new data sources in Statement of Financial Transactions (SFT) like dividend and interest; securities; mutual funds and information from GSTN in recent years has led to 1,118 per cent increase in reported information. This has resulted in addition of information of about 3 crore persons, a finance ministry statement said. Also, introduction of new tax deducted at source (TDS) codes, which have almost doubled from 36 to 65 in last eight years, led to increase in total reported transaction in FY 2021-22 to 144 crore as compared to the number of reported transactions in FY 2015-16 of 70 crore.

This has resulted in doubling of the number of unique deductees from 4.8 crore (in 2015-16) to 9.2 crore (in 2021-22).

During the meeting, which was attended by Revenue Secretary Sanjay Malhotra, CBDT Chairman Nitin Gupta and all members of the CBDT, efforts for increasing tax payer base, pending disciplinary proceeding cases, disposal of applications for condonation of delay and grant of exemptions under certain sections of the Income Tax Act, 1961, were reviewed.

The finance minister emphasised that CBDT should ensure timely and appropriate actions on all applications filed by tax payers and desired a reasonable time frame for disposal of such applications. She also exhorted CBDT to expand and strengthen its efforts to increase tax payers' awareness regarding the provisions of the direct tax laws and compliance, the ministry said.

BENEFITS UNDER THE NEW TAX REGIME

FY'23	Tax rate	FY'24	Tax rate	Cumulative benefit
Rs 2.5 lakh	Nil	Up to 3 lakh	Nil	₹2,500
Rs 2.5-5 lakh	5%	₹3-6 lakh	5%	₹7,500
Rs 5-7.5 lakh	10%	₹6-9 lakh	10%	₹15,000
Rs 7.5 to 10 lakh	15%	₹9-12 lakh	15%	₹25,000
Rs 10-12.5 lakh	20%	₹12-15 lakh	20%	₹37,500
Rs 12.5-15 lakh	25%	NA	NA	N.A
Above Rs 15 lakh	30%	Above ₹15 lakh	30%	₹37,500

Standard deduction benefit has also been extended to new tax regime

Context: Personal income tax as a percentage of GDP has gone up from 2.11 per cent in 201415 to 2.94 per cent in 2021-22 fiscal year, indicating that taxpayer base is widening as a result of the steps taken by the present government.

- The personal Income Tax (PIT), which is paid by individuals, to GDP ratio has been steadily increasing from 2.11 in FY 201415 to 2.94 in FY 202122.

Personal Income Tax Rate

- Personal income tax is a taxation system that the government **imposes on income generated by individuals.**
- By law, **taxpayers must file an income tax return** annually to determine their tax obligations.
- The revenues from here are an **important source of income** for the government of India.
- This type of income tax is levied on an **individual's wages, salaries, and other types of income s**uch as pensions, interest, and dividends.
- The benchmark India uses refers to the **Top Marginal Tax Rate** for individuals, including health and education cess on tax and surcharge.
- Recently, during the **Union Budget 2023-24 speech**, Union Finance Minister announced a **change in income tax slabs** and rebate limits under the new income tax regime.

TIMES OF INDIA

Page 16

HEALTH SPENDING IN INDIA

(Syllabus: GS Paper 2 - Health)

Out-of-pocket health spend down, finds 2019-20 study

DurgeshNandan.Jha
@timesgroup.com

New Delhi: An average Indian spent 16% less out of pocket on medical expenses in 2019-20 as compared to the amount spent five years ago, findings of the National Health Accounts (NHA) estimates for India 2019-20 reveal.

In 2014-15, the share of Out-Of-Pocket-Expenditure (OOPE) in total health expenditure was 62.6%. Latest estimates from 2019-20 reveal OOPE has declined to 47.1%.

Union health secretary Rajesh Bhushan, while releasing the report, said the decline in OOPE is mainly due to increased spending on health by the government.

"The share of Government Health Expenditure (GHE) in the overall GDP of the country has increased from 1.13% in 2014-15 to 1.35% in 2019-20," Bhushan said. In per capita terms, GHE has doubled from Rs. 1,108 to Rs. 2,014 between 2014-15 and 2019-20, he added.

The share of primary healthcare in Current Government Health Expenditure (CGHE) has increased from 51.3% in 2014-15 to 55.9% in 2019-20, according to the NHA estimates. V K Paul, member (health), Niti Aayog stated that increased public spending in primary healthcare is in line with National Health Policy 2017 where it is stated that two-thirds of public health spending must be in primary health systems.

"This is also a result of great developments/initiatives taken at grassroots level such as opening of over 1.6 lakh Ayushman Bharat Health and Wellness Centres (AB-HWCs) which are providing a plethora of health services to the people," he added.

The Niti Aayog member also threw light on the fact that private health insurance share is also going up. He said that "this shows a sign of maturity for a country in terms of insurance arena as those who can afford, will afford it from private players too. This complements the government system of primary, secondary and tertiary care."

Context: An average Indian spent 16% less **out of pocket on medical expenses** in 2019-20 as compared to the amount spent five years ago, findings of the National Health Accounts (NHA) estimates for India 2019-20 reveal.

- **Out-of-pocket expenditure** is the money paid directly by households, at the point of receiving health care.
- This occurs when services are neither provided free of cost through a government health facility nor is the individual covered under any public or private insurance or social protection scheme.

Economic Survey 2022-23: Health spending in India

- The **share of government health expenditure** in total health expenditure was just 28.6% in the financial year 2013-14. This has **increased to 40.6% by 2018-19.**
- There was also a **significant decline in out-of-pocket expenditure** as a percentage of total health expenditure from 64.2% in 2013-14 to 48.2% in 2018-19.
- But still almost half of all health spending in India is **still paid by patients themselves** directly at the point of treatment. In states such as Uttar Pradesh, the out-of-pocket estimates were as high as 71.3%.
- Central and State governments budgeted expenditure on the health sector has reached **2.1% of GDP in the budget estimates for 2022-23** and 2.2% in the revised estimates for 2021-22, an increase from 1.6% in 2020-21.
- Under **Ayushman Bharat Jan Arogya Yojana**, approximately 21.9 crore beneficiaries have been verified including 3 crore beneficiaries verified using State IT systems. This is less than 50% of the originally targeted approximately 50 crore beneficiaries under the scheme.
- As of January 2023, over 31.11 crore **digital health IDs** have been created and the health records of over 7.52 crore people have been linked with the IDs.
- According to the **National Family Health Survey**, the rate of overweight children under 5 years old has gone up from 2.1% in 2015-16 to 3.4% in 2019-21.
- Similarly, the number of women who are **overweight or obese** has increased from 20.6% to 24%, while the number of men who are overweight has gone up from 18.9% to 22.9%.

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BIG CATCH-UP INITIATIVE

(Syllabus: GS Paper 2 - Health)



WHO launches 'The Big Catch-Up' to restore immunisation progress lost during pandemic

More than 100 countries registered a drop in immunisation levels during the COVID-19 pandemic

By Taran Deol
Published: Tuesday 25 April 2023

Immunisation Agenda 2030 (IA2030)

- It was **launched by WHO during World Immunisation Week** and is based on learnings from Global Vaccine Action Plan (GVAP).
- It aims to address the unmet targets of the GVAP that were initially to be fulfilled as part of the global **immunisation strategy of the 'Decade of vaccines' (2011–2020).**
- It sets an ambitious, overarching global vision and strategy for **vaccines and immunization for the decade 2021–2030.**
- **IA-2030 goals** are designed to inspire action for implementation and support efforts to improve health security, universal health coverage, access and equity for immunization and innovation.

Context: The World Health Organization, UNICEF, Gavi the Vaccine Alliance, along with **Immunization Agenda 2030** and a host of other public health organisations have come together to implement the **The Big Catch-up**, "a targeted global effort to boost vaccination among children following declines driven by the COVID-19 pandemic".

Key Points

- The **Big Catch-Up will pay special attention to the 20 countries** - Afghanistan, Angola, Brazil, Cameroon, Chad, DPRK, DRC, Ethiopia, India, Indonesia, Nigeria, Pakistan, Philippines, Somalia, Madagascar, Mexico, Mozambique, Myanmar, Tanzania and Vietnam - which are home to a majority of the children who have missed their vaccine doses.
    - **India is among the 20 countries** in the world where around 75 percent of children who have **missed essential immunisation** against preventable but critical diseases in 2021, in part due to the COVID-19 pandemic.
    - The disruption has already led to outbreaks of such diseases, including **measles, diphtheria, polio and yellow fever** becoming more prevalent and severe.
- **Salient features** of the plan to bring immunisation levels back to at least pre-pandemic levels, if not better, include:
    - Strengthening health care workforces.
    - Improving health service delivery.
    - Building trust and demand for vaccines within communities.
    - Addressing gaps and obstacles to restoring immunisation.

DTE

APRIL 26

SPHEROIDAL CARBONACEOUS PARTICLES

(Syllabus: GS Paper 3 - Env & Eco)



In a first, fly ash particles found in Antarctic ice, thousands of kilometres from potential source

The sample dated back to 1936, indicating physical markers of fossil fuel combustion have been trapped in ice layers for decades

NEXT NEWS >

By Susan Chacko
Published: Tuesday 25 April 2023

- There are several **eco-friendly ways** to utilise fly ash so that it does not pollute air and water.
- It includes the use of fly ash in the **manufacturing of cement**, ready-mix concrete; constructing roads, dams and embankment, and filling of low-lying areas and mines.

Issues related to Fly Ash

- Fly ash contains **toxic and heavy metals.**
- The ponds where fly ash is usually **dumped** are poorly managed. Fly ash becomes dry as **temperature increases and gets airborne.**
- Thus, it becomes one of the major sources of air and water pollution.
- Air in areas around coal-fired power plants is polluted with fly ash.
- Apart from causing various diseases, it also leads to **reduction in the recharging of groundwater.**

Context: Spheroidal carbonaceous particles (SCP), a component of fly ash, have been identified for the first time in an Antarctic ice core, according to a new study.

Key Points

- SCPs have **no other anthropogenic or natural sources** other than fossil fuel combustion. Thus, they are an unambiguous **environmental indicator** of industrialisation.
- The most probable source of the **identified SCPs was the Australian coal-fired power plants** (some 8,000 kilometres away), with potential additional input from South America in central Chile, 4500 km away.
- SCPs have not only been transported to continental Antarctica, but that those enduring physical markers of **fossil fuel combustion** have been trapped in ice layers since the early decades of the 20th century.
- **Atmospheric circulation** and transport processes have probably influenced the deposition of SCPs in Antarctica throughout the twentieth century, especially related to the strength and position of the Southern Hemisphere westerly winds.

Fly Ash

- Fly ash is a **byproduct of burning pulverized coal** in thermal power plants.
- During combustion, **mineral impurities in the coal** (clay, feldspar, quartz, and shale) fuse in suspension and float out of the combustion chamber with the exhaust gases. As the fused material rises, it cools and solidifies into spherical glassy particles called fly ash.
- The **low-grade coal** used in thermal power generation carries 30-45% ash content. The high-grade imported coal has a low ash content of 10-15%.
- Since most of the coal used in thermal plants is low-grade, it generates a **large quantity of ash** which requires a large area as landfill or ponds for disposal.
- All fly ashes exhibit **cementitious properties** to varying degrees depending on the chemical and physical properties of both the fly ash and cement.
- Fly ash includes substantial amounts of **silicon dioxide (SiO_2), aluminium oxide (Al_2O_3), ferric oxide (Fe_2O_3) and calcium oxide (CaO).**

Usage of Fly Ash

- It is an excellent material for making **construction materials such as bricks, mosaic tiles and hollow blocks.**
- Bricks made of fly ash can help conserve soil to a great extent.

INDIAN EXPRESS Page 9

CARDIOPULMONARY DISEASE

(Syllabus: GS Paper 3 - Sci & Tech)

Initial autopsy suggests Kuno cheetah died of cardiopulmonary failure

ESHA ROY
NEW DELHI, APRIL 25



A cheetah in Kuno, brought from Namibia. *ANI file*

UDAY, THE 6-year-old male South African Cheetah who died at Kuno National Park on Sunday, suffered cardiopulmonary failure, the preliminary autopsy carried out by a five-member team including a forensic scientist, has found.

Professor Adrian Tordiffe, South African veterinary wildlife specialist from of the University of Pretoria — which is the South African government's representative in the Cheetah project — pointed to a "severe case of botulism" as a possible cause for the cheetah's death but added that further investigations are required to confirm this.

The Madhya Pradesh forest department has sent samples of the cheetah's blood, kidneys, lungs and heart to the School of Wildlife Forensic and Health in Jabalpur for further examination.

"The initial autopsy carried out by the team of vets has found cardiopulmonary failure. The Jabalpur institute will carry out a more detailed examination; only after that we will get to know what caused the pulmonary failure," Madhya Pradesh Chief Wildlife Warden J S Chauhan said.

vets, at this stage it looks like a case of severe neurotoxins, most likely the botulim toxin, released by bacteria. This toxin is often found in rotting meat. My assessment at this stage is that the cheetah ingested either an old carcass, or drank from a pool of water where there was a dead animal or bird. The toxin causes paralysis of the nerves, the animal becomes weak, can't even lift its head because the toxin has paralysed its neck muscles – signs that we saw in this cheetah," said Prof Tordiffe.

He added that the cardiopulmonary failure also points to a case of botulism as the nerves would not be functioning properly to

Context: Uday, the 6-year-old male South African Cheetah who passed away at Kuno National Park, suffered **cardiopulmonary failure**, the preliminary autopsy carried out by a five-member team including a forensic scientist, has found.

Cardiopulmonary Disease

- Cardiopulmonary disorders are **a group of diseases that affect the heart (cardio) and lungs (pulmonary).**
- Because **both organs are connected by the circulatory system,** they rely on one another to work properly, which means that abnormalities can move from one organ system to the next.
- When the heart is unable to efficiently pump blood, **normal oxygen transport** in the lungs is decreased, resulting in **shortness of breath.**
- An issue with the lungs, on the other hand, can make the **heart work harder to deliver oxygen** from the lungs and blood.
- **Cardiovascular disease and chronic obstructive pulmonary disease** are the two most common kinds of cardiopulmonary disease (COPD).



THE HINDU Page 6

THIRUNELLI MAHAVISHNU TEMPLE

(Syllabus: GS Paper 1 - Art & Culture)

Call to protect historically significant structures at Thirunelly temple in Kerala

The Hindu Bureau
KALPETTA

The Indian National Trust for Art and Cultural Heritage (INTACH) has urged the government to conserve the historically significant structures, including the 600-year-old 'Vilakkumadom', an exquisite granite structure, at the Sree Mahavishnu Temple at Thirunelly in Wayanad district of Kerala during the on-going renovation of the temple.

The renovation is being done by the Tourism Department at a cost of ₹3.8 crore.



Loss of heritage: 'Vilakkumadom', an exquisite granite structure, at the Sree Mahavishnu Temple at Thirunelly in Wayanad.

V. Jayarajan and Archana Kamath, conveners of INTACH Kasaragod and Kozhikode chapters respectively, in a letter to Devaswom Minister K. Radhakrishnan and Malabar Devaswom Board president, expressed concern over the loss of historically significant valuable precincts including the 'Vilakkumadom'.

"With its history tracing back to the 15th century AD , we observe that its key elements have not been valued during the 'renovation' process," Dr. Jayarajan said. The possible completion of the 'Vilakkumadom' structure and the total destruction of 'Chuttambalam' had resulted in a loss of heritage creating a gap in its value and importance that could be forgotten in the future, he added.

The incomplete structure that stood as testimony to a rich cultural heritage has been remodelled in an insensitive way, he said.

Context: The **Indian National Trust for Art and Cultural Heritage (INTACH)** has urged the government to conserve the historically significant structures, including the 600-year-old **'Vilakkumadom', an exquisite granite structure,** at the **Sree Mahavishnu Temple** at Thirunelly in Wayanad district during the ongoing renovation of the temple.

Thirunelli Mahavishnu Temple

- Thirunelli Temple is the **only temple in the world where the devotees can perform all the rituals** related to one's life, starting from birth to death and life after death.
- It is one of the most ancient temples in Kerala. It is believed that here the **prathishta of Lord Vishnu was performed by Lord Brahma**. It is also known as **"Sahyamala Kshetram" and "Kashi of the South"**.
- The rituals are performed on the banks of the **stream Papanasini** which flows down from Mount Brahmagiri.
- On the western side of the temple is the cave temple **Gunnika**, dedicated to Lord Shiva.
- Thus Thirunelli becomes blessed by the unique **presence of all the members of the trinity.**

Indian National Trust for Art and Cultural Heritage

- The Indian National Trust for Art and Cultural Heritage (INTACH) is a **non-profit charitable organisation** registered under the Societies Registration Act, 1860.
- In 2007, the **United Nations awarded INTACH** a special consultative status with United Nations Economic and Social Council.
- INTACH was **founded in 1984** in New Delhi with the vision to create a membership organisation to stimulate and spearhead heritage awareness and conservation in India.
- Since 1984, INTACH has **pioneered the conservation and protection of India's natural and cultural heritage** and is today the largest membership organisation in the country dedicated to conservation.
- In 2007, INTACH signed **a memorandum of understanding with AusHeritage,** Australia's noted heritage network, to collaborate on South Asian and South East Asian regional initiatives.
- The **INTACH Logo**, based on the **anthropomorphic copper figure from Shahabad, Uttar Pradesh,** belonging to the enigmatic Copper Hoards of the Ganga Valley (circa 1800 - 1700 BC) is the perceived brand image of INTACH.
    - The classic simplicity and vitality of its lines make it a striking example of primitive man's creative genius.

PIB

April 26

SRI RAMANUJACHARYA

(Syllabus: GS Paper 1 - Personalities)

PM pays tributes to Sri Ramanujacharya on his Jayanti

Context: The Prime Minister has paid tributes to **Sri Ramanujacharya** on his Jayanti.

- In 2022, Prime Minister inaugurated a 216-ft **statue of equality of Ramanuja.**

Sri Ramanujacharya

- Born in 1017 CE in **Tamil Nadu.**
- He is the most respected Acharya in the **philosophy of Sri Vaishnavism.**
- He was also referred to as **Ilaya Perumal** which means the radiant one.
- His philosophical foundations for devotionalism were influential to the **Bhakti movement.**
- He is famous as the chief proponent of **Vishishtadvaita subschool of Vedānta.**
    - It is a **non-dualistic school** of Vedanta philosophy.
    - It is n**on-dualism of the qualified whole,** in which Brahman alone exists, but is characterized by multiplicity.
    - It can be described as **qualified monism or qualified non-dualism or attributive monism.**
    - It is a **school of Vedanta philosophy** which believes in all diversity subsuming to an underlying unity.
- He wrote influential texts, such as **bhāsya on the Brahma Sutras and the Bhagavad Gita,** all in Sanskrit.

PIB

April 26

ADI SHANKARACHARYA

(Syllabus: GS Paper 1 - Personalities)

PM pays tributes to Jagadguru Adi Shankaracharya on his birth anniversary

Context: The Prime Minister has paid tributes to Jagadguru **Adi Shankaracharya** on his birth anniversary.

Adi Shankaracharya

- He was born at **Kaladi in Kerala** and became a saint at the age of 5.
- He was the **disciple of Govindacharya.**
- He is credited with the doctrine of **Advaita Vedanta.**
  - This doctrine is based on the concept that the **higher or true Self is identical to Brahman,** the Absolute Reality.
  - In Advaita Vedanta, **Jnana yoga is the path of knowledge to Moksha,** or liberation from the cycle of life, death and rebirth.
  - This doctrine also believes that Moksha can be achieved in this life (**Jivanmukti**) in contrast to other Indian philosophies that emphasize **videha mukti, or Moksha after death**
  - Advaita was influenced by various traditions and texts of Hindu philosophies such as **Samkhya, Yoga, Nyaya, other sub-schools of Vedanta, Vaishnavism, Shaivism, the Puranas, the Agamas.**
- In order to preach and protect the dharma, he **founded Ashramas/mathas at Sringeri in Karnataka,** Dwarak in Gujarat, Puri in Odisha and Badrinath in UP
- He wrote commentaries on **Brahma Sutras.** His popular works include - **Vivekachudamani, Saundaryalahari, Bhajagovindam, Shivananda Lahari**
- The followers of Shankaracharya are called as **Smratas**.

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