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ENVIRONMENT AND HEALTH

**Science
Reporter**



MK Yadav Sir

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Debit card loans come under digital lending norms

RBI asks digital lenders to inform borrowers upfront about recovery agents

SUBRATA PANDA
Mumbai, 14 February

Loans offered on debit cards, including equated monthly instalment (EMI) programmes, will be governed under the Reserve Bank of India's (RBI's) digital lending guidelines, the central bank clarified on Tuesday.

Responding to the frequently asked questions (FAQs) on digital lending guidelines, the RBI said EMI programmes on credit cards would con-

tinue to be governed by the rules laid down in the master direction on credit card and debit card issuance (2022). But loan products other than the EMI programmes offered on credit cards, which are not covered under the master direction on credit and debit card issuance, would have to adhere to the digital lending guidelines of RBI.

The digital lending guidelines

mandate that the regulated entities have to provide a key fact statement (KFS), which contains the details of annual percentage rate, the recovery mechanism, details of grievance redressal officer designated specifically to deal with digital lending matter and the cooling-off/look-up period.

All loan disbursements, servicing, repayment, etc., have to be executed by the borrower directly in the regulated entity's bank account without any pass-

through account/pool account of any third party, except in case of flow of money between regulated entities for co-lending transactions.

Meanwhile, the RBI has clarified that entities offering only payment aggregator (PA) services would remain out of the ambit of digital lending guidelines, but any PA also performing the role of a lending service provider must comply with those guidelines.

The RBI also asked digital lenders to disclose upfront the names of their empanelled agents authorised to contact borrowers in case of loan default, and intimate the details to customers before initiating the recovery process.



Context: Loans offered on debit cards, including **equated monthly instalment (EMI) programmes**, will be governed under the Reserve Bank of India's (RBI's) digital lending guidelines, the central bank clarified.

Key Points

- **EMI programmes** on credit cards would continue to be governed the rules laid down in the **master direction on credit card and debit card issuance (2022)**.
- Loan other than the offered on credit which are not covered master direction on credit debit card issuance, would **adhere to the digital lending of RBI**.
- The digital lending mandate that the **regulated entities have to provide a key fact statement (KFS)**, which contains the details of rate, the recovery details of grievance officer designated to deal with digital matter and the off/lookup period.
- All loan disbursements, servicing, etc., have to be executed by the borrower directly in the **regulated entity's bank account** without any passthrough account/pool account of any third party, except in case of flow of money between regulated entities for colending transactions.
- Entities offering only **payment aggregator (PA) services** would remain out of the ambit of digital lending guidelines, but any PA also performing the role of a lending service provider must comply with those guidelines.

DEMAT ACCOUNTS

(Syllabus: GS Paper 3 - Economy)

Number of demat a/cs increases to 110 million

PTI
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NEW DELHI

The number of demat accounts rose to 110 million in January, a surge of 31% on a yearly basis, amid attractive returns from the equity markets, ease of account opening process and increased financial savings.

Also, the incremental additions of such accounts were higher in January than in the preceding four months. However, it was still below the financial year 2021-22 (FY22) average run-rate of 2.9 million.

The incremental additions of such accounts stood at 2.2 million last month, compared to 2.1 million in December, 1.8 million each in October and November and 2 million in September, according to an analysis by Motilal Oswal Financial Services.

Context: Over 2.2 million new demat accounts were added in January - the most since August 2022 - despite the turbulence in the equity markets.

Demat Accounts

- **About:** Demat refers to a **dematerialised account**. Just as we open a bank account to hold money and make payments, we need to open a Demat account to **buy and sell securities (listed stocks)**, ETFs as well as debentures in the financial markets.
 - The investor should start the demat account with a depository participant who is **recognized by SEBI**.
- **Key Features:** In the Demat account, shares and securities are **held electronically** instead of the investor taking physical possession of share certificates.
 - Whenever an investor registers with an investment broker or sub broker, a Demat Account is opened by him/ her and the Demat account number is quoted for all transactions to **enable electronic settlements of trades to take place**.
 - The account is **accessible on the internet** and all trades are settled in dematerialised form i.e. in the form of electronic records rather than certificates.
- **Depository:** A depository is an organisation which **holds securities (like shares, debentures, bonds, government securities, mutual fund units etc.)** of investors in electronic form at the request of the investors through a registered Depository Participant.
 - It also provides services related to **transactions in securities**.
 - At present, there are two depositories viz. **National Securities Depository Limited (NSDL)** and **Central Depository Services (India) Limited (CDSL)** are registered with **SEBI**.
 - The depositories don't directly interact with the customers who purchase and sell shares.
 - Rather, they provide their services like keeping of share certificates in electronic forms through another set of institutions called depository participants (DP).
- **Depository Participants:** In India, a Depository Participant (DP) is described as an **agent of the depository**.
 - They are the **intermediaries** between the depository and the investors.
 - The relationship between the DPs and the depository is governed by an agreement made between the two under the Depositories Act.

Dr Mansukh Mandaviya inaugurates IFFCO Nano Urea Liquid Plants at Aonla and Phulpur in UP

Context: Union Minister of Chemicals and Fertilizers inaugurated the **IFFCO Nano Urea Liquid** Plants at Aonla and Phulpur in Uttar Pradesh.

- **Indian Farmers Fertiliser Cooperative Limited**, also known as IFFCO, is a multi-state cooperative society.
- IFFCO is **wholly owned** by Cooperative Societies of India.
- The society is engaged in the business of **manufacturing and marketing of fertilizers**.

Key Points

- Union Minister highlighted the benefits of Nano urea stating that it is the **best green technology** and provides solution of pollution.
- It saves the soil and also **increases the production** and hence is the best for the farmers.
- Government's Expert Committee has given approval to **nano-diammonium phosphate (nano-DAP)** and it will also come to replace DAP shortly.
- **nano-diammonium phosphate (nano-DAP)** will immensely benefit farmers and it will be available at half the cost of DAP.

Liquid Nano Urea

- **About:** It is urea in the **form of a nanoparticle**. It is a nutrient (liquid) to provide nitrogen to plants as an alternative to the conventional urea.
 - Urea is a **chemical nitrogen fertiliser**, white in colour, which artificially provides nitrogen, a major nutrient required by plants.
 - It is developed **to replace conventional urea** and it can curtail the requirement of the same by at least 50%.
- **Developed by:** It has been indigenously developed at **Nano Biotechnology Research Centre**, Kalol, Gujrat in line with Atma Nirbhar Bharat and Atma Nirbhar Krishi.
- **Key Features:** It contains **40,000 mg/L of nitrogen in a 500 ml bottle** which is equivalent to the impact of nitrogen nutrient provided by one bag of conventional urea.

IFFCO NANO UREA LIQUID

Introducing World's First Nano Urea for Farmers

Reduces Input Cost

Increases Farmers' Income

Environment-friendly

Enhances Crop Productivity

Improves Nutritional Value

Cheaper than Conventional Urea

The advertisement features a central image of a white plastic bottle of IFFCO Nano Urea Liquid with a green cap. The bottle label includes the IFFCO logo and text about the product. Surrounding the bottle are eight circular icons, each representing a benefit: a bar chart with a downward arrow for 'Reduces Input Cost', a bar chart with an upward arrow for 'Increases Farmers' Income', a globe with a leaf for 'Environment-friendly', a globe with a plant for 'Enhances Crop Productivity', a bar chart with an upward arrow for 'Improves Nutritional Value', and a bar chart with a downward arrow for 'Cheaper than Conventional Urea'. The background is a light green gradient with faint molecular structures and sunflowers.

If Govt has Nothing to Hide, Why Run Away from JPC Probe, asks AICC

Congress has decided to mount a public campaign against govt's refusal to constitute a JPC probe

Our Political Bureau

New Delhi: The Congress party has decided to mount a public campaign against the Modi government's refusal to constitute a joint parliamentary committee probe into the Hindenburg-Adani issue.

The opposition party countered the government's assertion that it had nothing to hide, by asking why the ruling side was then avoiding a JPC probe.

AICC in-charge of communication Jairam Ramesh also wrote to the Securities and Exchange Board of India chairman and Reserve Bank of India governor, seeking an "impartial and fearless" probe by the regulators into all aspects of the Hindenburg-Adani issue.



Congress will hold press conferences in all states on February 17, highlighting the issue

Congress will hold press conferences in all states on February 17, highlighting the issue and protesting against the government's refusal to hold a JPC probe. The party will also organise demonstrations across states on March 6.

"The Union home minister said this (Tuesday) morning that the government has nothing to hide. If they have nothing to hide, why are they running away from a JPC probe," Ramesh asked at a press conference.

He recalled how the then opposition BJP MPs were enthusiastic about constituting JPCs into some alleged stock market scams including that of Harsad Mehta and were active in asking tough questions during the deliberations of those JPCs.

The opposition party expressed scepticism about the effectiveness of the probe by a Supreme Court-proposed panel, and maintained that only a JPC could have gone deeper into the matter including the aspects of "nexus" and "crony capitalism".

Context: The Congress party has decided to mount a public campaign against the union government's refusal to constitute a **joint parliamentary committee** probe into the Hindenburg-Adani issue.

Joint Parliamentary Committee (JPC)

- **About:** It is set up by the Parliament for a special purpose, like for the **detailed scrutiny of a subject or Bill**.
- **Members:** It has members from both the Houses and from both the ruling parties and the opposition.
 - Members of the JPC are **decided by the Parliament**.
 - The number of members can vary. There is **no fixed number**.
- **Duration:** It is **dissolved after its term ends** or its task has been completed.
- **Process of Setting up:** A JPC is set up after one House of Parliament has passed a motion and the other has agreed to it.
- **Functions:** The mandate of a JPC **depends on the motion** constituting it.
 - For example, "The terms of reference for the JPC on the stock market scam asked the committee to look into **financial irregularities**, to fix responsibility on persons and institutions for the scam, to identify regulatory loopholes and also to make suitable recommendations.
 - To fulfill its mandate, a JPC can **scrutinise documents** and summon people for questioning.
 - It then submits a report and makes **recommendations to the government**.
- **Applicability of Recommendations:** While the recommendations of a JPC have persuasive value, they are **not binding on the government**.
 - The government can choose to **launch further investigations** based on what the JPC has said, but it can't be forced to do so.
 - The government is required to report on the **follow-up action** taken on the basis of the recommendations of the JPC and other committees.
 - The committees then submit '**Action Taken Reports**' in Parliament on the basis of the government's reply
- **Current Status:** There have been **six JPCs set up so far**.

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AYURVEDA

(Syllabus: GS Paper 2 - Health)

Ayurveda: Regulation of this alternate system of medicine is urgently needed on many fronts; here is why

Ayurveda's popularity has arisen since the pandemic; but many still equate 'natural' and 'traditional' with 'safe' and 'effective'



NEXT NEWS >

By Taran Deol
Published: Tuesday 14 February 2023



Branches of Ayurveda



Kayachikitsa
(General
Medicine)

Balachikitsa
(Obstetrics
/Pediatrics)

**Graha
Chikitsa**
(Psychiatry)

**Salya
Chikitsa**
(Surgery)

Ayurveda

**Salakya
Chikitsa (ENT
& Cephalic
Diseases)**

**Visha
Chikitsa**
(Toxicology)

Rasayana
(Rejuvenation
Therapy)

Vajeeekarana
(Aphrodisiac
Treatment)

Context: Ayurveda's popularity has arisen since the pandemic; but many still equate 'natural' and 'traditional' with 'safe' and 'effective'

Key Points

- **Ayurvedic herbals and supplements** are well documented causes for severe liver and kidney injury, sometimes leading to death or organ transplantation.
- As per **anecdotal evidence**, the common diseases that patients look to initiate Ayurveda include prevention and treatment of seasonal viral infections, diabetes, gastrointestinal disorders such as irritable bowel syndrome, thyroid diseases, high blood pressure and management of high cholesterol and as add-on cancer therapies.
- Ayurvedic herbals are now the **second most common cause for acute liver injury in India** and herbal drugs/supplements are the commonest cause of worsening of chronic liver disease in the Asia-Pacific region.
- In 1930, **Ayurvedic medicines** were examined by the Drugs Inquiry Committee which found practitioners were resistant to regulations on "sentimental grounds, stating that there is something higher and more vital in their system which is inscrutable and impenetrable by modern science."
- In 1964, the wheels on **Ayurvedic drug regulation** began moving when a new chapter was added to the **Drugs & Cosmetics Act 1940 (D&C Act)** for regulating the licensing, manufacture and quality control of Ayurveda, Unani and Siddha drugs.
- It wasn't until 1986 that the Indian government began publishing the **Ayurvedic pharmacopoeia** and by 1995 it was made legally binding for the Ayurvedic industry.
- In March 2013, the AYUSH Department came out with **guidelines for Good Clinical Practices for Ayurveda, Siddha and Unani (ASU) medicines**.

Indian Railways imparts training to more than 15000 Candidates under Rail Kaushal Vikas Yojana

Context: To empower youth by providing them entry level skill training in Railway Training Institutes, “Rail Kaushal Vikas Yojana” (RKVY) has been notified on Indian Railways.

- **Banaras Loco Works, Varanasi** has been nominated as the nodal PU for coordinating / organizing the skill development program under RKVY.
- The training has commenced in September, 2021 on **pan- India basis**.
- So far, 23,181 candidates have been enrolled under RKVY and 15,665 candidates have completed their training successfully.

Rail Kaushal Vikas Yojana

- **About:** It is a **skill development scheme** with a special focus on providing training for jobs that are relevant to the Railways.
 - It is a sub-scheme under **Pradhan Mantri Kaushal Vikas Yojana (PMKVY)**.
- **Nodal Ministry:** Ministry of Railway.
- **Key Features:**
 - The training is imparted in **fourteen (14) industry** relevant technical trades such as Electrician, Welder, Machinist, Fitter etc. at 94 training locations which are generally spread across more than one State/ Union Territory including remote locations spread over Indian Railways.
 - The candidates **from any part of the country** can join this training.
 - The training is provided **free of cost** to the candidates.
 - A **dedicated website** has been developed for monitoring RKVY.
 - There is **no provision of providing employment** under this scheme.
- **Selection Procedure:** Participants will be selected from applications received online, following a transparent mechanism on the **basis of marks in matriculation**.
- **Eligibility Criteria:** Candidates, who had passed class X and aged between **18 and 35** are eligible to apply.
- **Certification:** After the end of the program, trainees have to pass a **standardized assessment followed by a certificate** in the allotted trade by the National Rail and Transportation Institute.

U.S. Air Force's B-1B Lancer lands at Aero India 2023 in Bengaluru

The Hindu Bureau
BENGALURU

United States Air Force (USAF) has added two more aircraft to its fleet at Aero India 2023. The second day of Aero India here saw the arrival of two supersonic heavy bombers – the B-1B Lancer.

B-1B Lancer, also known as 'Bone' (for B-one), carries the largest conventional payload of both guided and unguided weapons in the USAF, and is considered the backbone of America's long-range bomber force.

The two B-1B Lancers arrived from Andersen Air Force Base, Guam. This is the second time that the long-range, supersonic, heavy bomber is participating in Aero India.

During the last edition in 2021, one B-1B Lancer did a fly-by over the Air Force Station at Yelahanka after a 28-hour flight from the Ellsworth Air Force Base in South Dakota.

The aircraft performed a fly-by on the inaugural day of Aero India 2021, es-



Taking to the skies: Two B-1B Lancer supersonic heavy bombers of the USAF perform at the Aero India 2023 in IAF Yelahanka Air Force Station, Bengaluru, on Tuesday. K. MURALI KUMAR

corted by an Indian Air Force Tejas fighter.

The US Consulate General said that the return of the long-range, supersonic, heavy bomber to India

to participate in Aero India 2023 underscores the importance the United States places on the growing strategic partnership with India.

"The B-1 offers flexible options to senior leaders and combatant commanders. Greater integration with our allies and partners throughout the region is a positive step towards greater interoperability," said Major General Julian C. Cheater, Assistant Deputy Under Secretary (International Affairs), USAF.

Rear Admiral Michael Baker, Senior Defense Official and Defense Attaché at the U.S. embassy in New Delhi, said, "The bombers made the journey from South Dakota to Guam, and then to India just to add another exciting dimension to Aero India 2023.

"It's a long mission to travel from the continental U.S. to the Indian Ocean, but it was worth being part of the biggest air show in the region, hosted by our major defense partner, India. The U.S. and India continue to deepen defense cooperation. We have two great militaries that are even better when we work together."

Context: United States Air Force (USAF) has added two more aircraft to its fleet at Aero India 2023.

- The second day of Aero India saw the arrival of two supersonic heavy bombers - the **B-1B Lancer**.
- **B-1B Lancer**, also known as 'Bone' (for B-one), carries the largest conventional payload of both guided and unguided weapons in the USAF, and is considered the backbone of America's long-range bomber force.

Rockwell B-1 Lancer

- **About:** The Rockwell B-1 Lancer is a **supersonic variable-sweep wing, heavy bomber** used by the United States Air Force.
 - It is commonly called the "**Bone**" (from "B-One").
 - It is one of three strategic bombers serving in the U.S. Air Force fleet along with the B-2 Spirit and the B-52 Stratofortress as of 2023.
- **B-1A Variant:** After a long series of studies, Rockwell International (now part of Boeing) won the design contest for what emerged as the B-1A.
 - This version had a **top speed of Mach 2.2** at high altitude and the ability to fly for long distances at Mach 0.85 at very low altitudes.
- **B-1B Variant:** The Rockwell B-1B Lancer traces its origins to the **B-1A prototype strategic bomber** of the 1970s.
 - The B-1B has variable geometry outer wing panels, some degree of stealthiness.
 - It was optimised for the **low-level, high-speed penetration** role against sophisticated air defense systems.

Fluorescent carbon nanomaterial-based immunosensor from natural sources can help early detection of cancer

Context: An immunosensor developed with fluorescent nanomaterial can help detect the **Vascular Endothelial Growth Factor (VEGF)**, a **signalling protein** that promotes the growth of new blood vessels and is considered cancerous if found in elevated levels in the blood.

Vascular Endothelial Growth Factor (VEGF)

- **About:** VEGF is a factor that **promotes angiogenesis or formation of new blood vessels**, which involves migration, growth, and differentiation of endothelial cells that line the inside wall of blood vessels.
- **Indications of cancers:** It is upregulated in many tumors and hence gives **indications of the probability of cancers**.
 - The dynamic **interplay of nanotechnology and immunoassay** has unlocked an arena for developing next-generation techniques for detecting such biomarkers, which can simplify the identification of cancer patients, especially breast cancer.
 - Such technique will ensure rapid point-of-care testing for the **early detection of cancer**.
- **Fluorescence phenomenon:** Researchers fabricated **an immunosensor based on the fluorescence phenomenon of biogenic carbon quantum dots**, a new class of carbon nanomaterials, for the detection of the biomarker Vascular Endothelial Growth Factor (VEGF) which can lead to early detection of the disease.
 - The sandwiched immunosensor was fabricated using a **fluorescent nanomaterial (Carbon quantum dots)** synthesized from a natural source, employing a green microwave-assisted method.
 - This was followed by conjugating with a detection antibody, **human immunoglobulin G (IgG)**.

LIGHTNING STRIKES

(Syllabus: GS Paper 1 - Geography)

Climate change-related lightning strikes to spike wildfire risk globally: Study

Analysis finds over 40% increase in lightning; global occurrences to go up over land and oceanic region of Southeastern Asia



NEXT NEWS >

By Susan Chacko
Published: Tuesday 14 February 2023

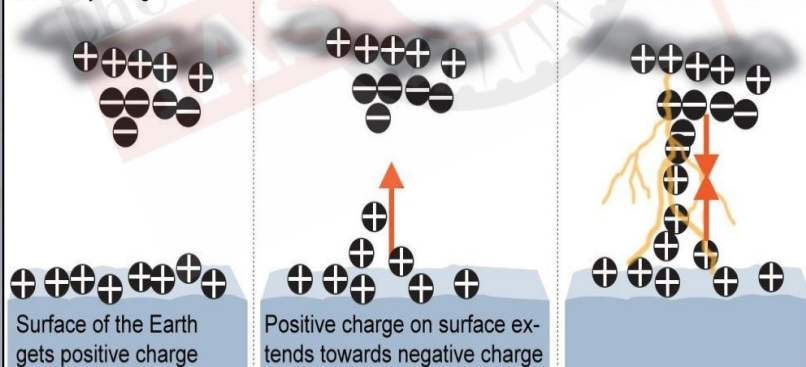


How lightning strikes the Earth's surface

Bottom of storm cloud becomes negatively electrically charged

Charges alter air around cloud, creating potential lightning paths

Lightning is the completion of these paths as nature tries to neutralize the extremes



Context: Climate change has led to an increase in the frequency of **lightning strikes** around the world, a new study has found.

- This can lead to a higher risk of **lightning-induced wildfires** in the future.

Key points

- Total lightning incidences have **gone up 43 per cent globally**, along with a 41 per cent increase in **long-continuing current (LCC) lightning**.
- The **susceptibility of lightning-caused wildfires** to climate change could vary based on changes in lightning frequency and meteorological factors that impact fuel availability and fire spread conditions.
- Variations would also influence the future **patterns of lightning-ignited fires** in the duration of continuing currents in lightning strikes.
- The increases in **lightning ignition efficiency**, together with a projected doubling of lightning strikes, result in a 39 percent–65 per cent increase in lightning-caused fire occurrence per 1°C warming.
- **Climate change worsens wildfires** by increasing drought, high air temperatures, low relative humidity, lightning, and strong winds resulting in hotter, drier, and longer fire seasons.

Lightning

- **About:** Lightning is a **giant spark of electricity** in the atmosphere between clouds, the air, or the ground.
 - In the early stages of development, **air acts as an insulator** between the positive and negative charges in the cloud and between the cloud and the ground.
- **Mechanisms:** When the opposite charges build up enough, this insulating capacity of the air breaks down and there is a **rapid discharge of electricity** that is known as lightning.
 - The **flash of lightning** temporarily equalizes the charged regions in the atmosphere until the opposite charges build up again.
 - Lightning can occur between opposite charges within the thunderstorm cloud (**intra-cloud lightning**) or between opposite charges in the cloud and on the ground (**cloud-to-ground lightning**).

GEO-HERITAGE SITES AND GEO-RELICS

The Centre has brought in a draft Bill for the conservation, preservation, and maintenance of such sites

TUESDAY WAS the last day for comments and suggestions to be sent in for the draft Geo-heritage Sites and Geo-relics (Preservation and Maintenance) Bill, 2022, as notified by the Ministry of Mines. The Bill aims to provide for the preservation, protection and maintenance of geo-heritage sites and geo-relics of national importance.

What are geo-heritage sites?

The draft Bill defines geo-heritage sites as "sites containing geo-relics and phenomena, stratigraphic type sections, geological structures and geomorphic land-forms including caves, natural rock-sculptures of national and international interest; and includes such portion of land adjoining the site," that may be required for their conservation or access.

A geo-relic is defined as "any relic or material of a geological significance or interest like sediments, rocks, minerals, meteorite or fossils". The 32 geo-heritage sites spread across 13 states in India include the Volcanogenic bedded Barytes of Mangampeta in Andhra Pradesh, the Akal Fossil Wood Park in Rajasthan, the Lonar Lake in Maharashtra, etc.

According to a 2016 press release by the Ministry of Mines, the Geological Survey of India (GSI) declares geo-heritage sites/national geological monuments for protection and maintenance. The GSI or the respective state governments then take necessary measures to protect these sites.

What is the Bill?

The Bill states that despite identifying these sites, there are concerns over their



The Natural Geological Arch, Andhra Pradesh, is among the 32 geo-heritage sites in India. Wikimedia Commons

preservation due to the absence of any legislation for their protection and maintenance.

It states, "The fossil wealth of dinosaur remains of Madhya Pradesh and Gujarat, marine fossils of Kutch and Spiti... oldest life forms viz. stromatolites of Rajasthan and Madhya Pradesh... are of great geoheritage and geotourism value. The world's oldest metallurgical records of gold, lead and zinc in Rajasthan and Andhra Pradesh are still preserved but are under great threat."

The Bill says that the central government will be authorised to declare a geo-heritage site as having national importance. The required land will then be acquired, its current owner compensated, and penalties imposed for destruction or defacement of such sites.

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GEO HERITAGE AND GEO-RELIC (Syllabus: GS Papers 1 - Art & Culture)

Context: February 14 was the last day for comments and suggestions to be sent in for the draft Geo-heritage Sites and Geo-relics (Preservation and Maintenance) Bill, as notified by the Ministry of Mines.

- The Bill is aimed at providing for the declaration, preservation, protection and maintenance of geo-heritage sites and geo-relics of national importance, for geological studies, education, research and awareness purposes.

Geo Heritage and Geo-relic

- Geoheritage:** A generic but descriptive term applied to sites or areas of **geologic features with significant scientific, educational, cultural, or aesthetic value.**
 - The Geological Survey of India has declared **32 geo-heritage sites.**
- Geo-relic:** Any relic or material of a geological significance or interest like **sediments, rocks, minerals, meteorite or fossils.**
- No legislation:** Currently, there is **no legislation for the protection** of geo-heritage sites in India.
 - Due to this, the sites are threatened with destruction due to decay, population pressure, and changing social and economic conditions.
- UNESCO Convention:** India is a signatory to the **UNESCO Convention concerning the Protection of the World Cultural and Natural Heritage**, adopted in 1972, which recognises it has a "duty of ensuring the identification, protection, conservation, presentation and transmission to future generations of the cultural and natural heritage situated in its territory".

Key Features of the Draft Bill

- Declaration of Geoheritage sites:** The **central government** may declare a site as a geoheritage site of national importance.
 - Geoheritage sites must contain features of geological significance, such as geo-relics or natural rock sculptures.
 - Geo-relics are movable relics such as fossils or meteorites.
- Protection of Geoheritage sites:** The draft Bill **empowers the central government** to acquire, preserve, and maintain geoheritage sites.
 - Director General of the **Geological Survey of India** will be given powers for this purpose, such as surveying and excavation.
 - Construction on these sites will be prohibited.
- Protection of Geo-relics :** The **central government** may declare that a geo-relic cannot be moved from its site, by notification, unless permitted by the Director General.
 - The Director General may direct the acquisition of a geo-relic to protect it.
- Offences & Penalties:** Offences under the Bill include (i) **destruction or misuse** of a geoheritage site, (ii) **illegal construction**, and (iii) **damaging or illegally moving** a geo-relic.
 - These offences are punishable with a fine of up to five lakh rupees or imprisonment of up to six months, or both.

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