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MINISTRY OF SCIENCE AND TECHNOLOGY

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INDIAN EXPRESS

Page 1

APPOINTMENT OF HC JUDGES

(Syllabus: GS Paper 2 - Polity & Governance)

Collegium led by CJI Ramana cleared over 250 for HCs; vacancies now lowest since 2016

APURVA VISHWANATH
NEW DELHI, AUGUST 15

THE SUPREME Court collegium led by Justice N V Ramana as Chief Justice of India (CJI) made more than 250 recommendations for high court judge appointments, helping bring vacancies down to their lowest level since 2016.

According to data from the Ministry of Law and Justice, there are 380 vacancies against the sanctioned strength of 1,108 judges in 25 high courts as of August 1.

The average vacancy since January 2016 has been 418 judges. The highest vacancy level in this time was 478 in August 2016.

Justice Ramana, who took charge in April 2021, will demit office on August 26. Justice Uday Umesh Lalit will take charge as CJI the following day.

During CJI Ramana's tenure, the collegium also made 11 judge recommendations for the Supreme Court. The five-member collegium ended a 22-month deadlock, making nine recommendations to the top court at once in August 2021.

The list included, for the first time, three women — Justices Hima Kohli, B V Nagarathna and Bela Trivedi. Justice Nagarathna is in line to be the first woman CJI

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2019 to April 23, 2021, retired without making a Supreme Court single judge recommendation.

The CJI Ranjan Gogoi-led collegium (his tenure was from October 3, 2018 to November 17,

CONTINUED ON PAGE 4

Context: The Supreme Court collegium made more than 250 recommendations for high court judge appointments.

Appointment of HC Judges

- **Article 217 of the Constitution** states that the Judge of a High Court shall be **appointed by the President** in consultation with the Chief Justice of India (CJI), the Governor of the State.
- In the case of appointment of a Judge other than the Chief Justice, **the Chief Justice of the High Court is consulted.**
- **Collegium**: High Court judges are recommended by a Collegium comprising the CJI and two senior-most judges.

How High Court Judges Are Selected

The Chief Justice of a High Court in consultation with his/her two senior-most judges makes recommendations - of lawyers or lower court judges - to the government.

A copy of the recommendation(s) is sent to four parties: Chief Minister of the state concerned; its Governor; Law Ministry and Chief Justice of India. The Law Ministry processes the file and seeks report from the Intelligence Bureau (IB) on the credentials of the candidate.

Chief Minister of the state concerned makes his/her comments on the recommendation and passes it on to the Governor who then forwards it to the Law Ministry. The file is then processed by the Law Ministry and is sent to Chief Justice of India for consideration by the Supreme Court collegium.

The SC collegium then considers-accepts or rejects-the recommendation and sends it to the Law Ministry. The Ministry then sends the batch of names finalized by the Supreme Court to the Prime Minister's Office (PMO). The names, once approved by the PMO, are then sent to the President of India. After the President gives his nod to the name, warrants of appointment are sent to the judges.

INDIAN EXPRESS

Page 12

MARGINAL COST OF LENDING RATE (MCLR)

(Syllabus: GS Paper 3 - Economy)

Fifth rate hike since Apr: SBI raises MCLR by 20 bps; EMIs to get dearer

ENS ECONOMIC BUREAU
MUMBAI, AUGUST 15

STATE BANK of India (SBI) on Monday raised its marginal cost of funds-based lending rate (MCLR) by 20 basis points (bps) across tenures, a move that will make EMIs expensive.

MCLR for one year, which is considered important as long-term loans like home loans are linked to this rate, is now at 7.70 per cent, as per information on the lender's website. The bank also raised MCLR for loans of other maturities — shorter maturities at 7.35 per cent, six months at 7.65 per cent, two years at 7.90 per cent and three years at 8 per cent.

'EXPECT TO SUSTAIN 15% CREDIT GROWTH'

New Delhi: SBI Chairman Dinesh Kumar Khara said the bank expects to sustain credit growth of about 15% this fiscal with rising demand from retail and corporate borrowers despite hardening of lending rate. PTI



File

It also raised the repo-linked lending rate (RLLR) and external benchmark lending rate (EBLR) by 50 bps each to 7.65 per cent and 8.05 per cent, respectively.

Since April, SBI has cumulatively hiked MCLR by 70 bps. In April, May and July, the state-run bank had raised the MCLR by 10 bps each, and in June, the same was increased by 20 bps.

Along with SBI, other banks too are raising lending rates. This comes in the wake of Reserve Bank of India (RBI) increasing benchmark policy rates by 50 bps earlier this month to tame headline inflation. The central bank has raised the policy interest rates by 140 bps since April. So far, major lenders like Bank of Baroda, ICICI Bank, Bank of India, Punjab National Bank and Yes Bank have raised their MCLR rates in the range of 5-10 bps. They have also raised their RLLR. While MCLR gets revised each month, a revision in repo rate by the RBI gets automatically reflected in the RLLR of banks.

SBI also increased interest rates on domestic term deposits of some maturities, effective August 13. For deposits below Rs 2 crore, it has raised interest rates by 15 bps. The new interest rates to be paid by the bank stand in the range of 5.45-5.65 per cent and are applicable on deposits maturing in 1 year to less than 2 years, 2 years to less than 3 years, 3 years to less than 5 years, 5 years and up to 10 years. On deposits above Rs 2 crore, the bank has increased interest rates on almost all maturities in the range of 25-100 bps.

The total deposit growth rate of the entire banking system is lagging the pace of credit growth, as per latest RBI data. The non-food credit rose 15.1 per cent year-on-year (y-o-y) as of fortnight ended July 29 to Rs 123.7 trillion while deposits grew 9.1 per cent y-o-y to Rs 169.7 trillion during the period.

RBI Governor Shaktikanta Das had said earlier that banks cannot rely on the central bank and will have raise deposits to support credit offtake. FE

Marginal Cost of Lending Rate	Repo-Linked Loan
Linked to banks' cost of funds	Linked to RBI's lending rate
Takes 4-6 months to move after RBI rate cut	Responds immediately to RBI rate cut
RBI rate cuts not fully passed on to borrowers	Rate cuts are automatically passed on
Resets annually for most banks	Reset every three months
Changes by 5-10 bps	Usually changes 25bps or more
Revised every month	Reviewed bi-monthly
Low volatility	Higher volatility

100bps=1% | Repo - RBI's lending rate to banks

Context: State Bank of India (SBI) raised its marginal cost of funds-based lending rate (MCLR) by 20 basis points (bps) across tenures, a move that will make EMIs expensive.

Marginal cost of funds-based lending rate (MCLR)

- It is the **minimum interest rate** that a bank can lend at.
- **Tenor-linked internal benchmark**: The rate is determined internally by the bank depending on the period left for the repayment of a loan.
- MCLR is closely **linked to the actual deposit rates** and is calculated based on four components:
  - Marginal cost of funds
  - Negative carry on account of cash reserve ratio
  - Operating costs
  - Tenor premium
- **Origin**: The Reserve Bank of India introduced the MCLR methodology for fixing interest rates from 1 April 2016.
  - It **replaced the base rate structure**, which had been in place since July 2010.

LIVEMINT

Page 1

SHADOW BANK

(Syllabus: GS Paper 3 - Economy & Infrastructure)

Shadow banks go beyond education loans to attract students

Devina Sengupta
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MUMBAI

Non-banking financial companies (NBFC) are arranging forex and credit cards, laptops, electric vehicles, mobile phones and overseas accommodation for student borrowers, aiming to become one-stop financial shops. The companies are tying up with phone and automakers to attract more students, at a time many are upgrading skills through courses or heading abroad for higher studies.

After two years of pandemic-disrupted campuses and -flights, 2022 is seeing a resurgence in students heading abroad. Most new sessions start at the beginning of August or September and students are heading out now.

"We are looking at other financial products that our student borrowers might need. We started offering top-up loans, where students who have taken loans can opt for another tranche," said Ankit Mehra, co-founder and chief executive officer at GyanDhan, an NBFC.

Last year, just two students asked for top-ups from GyanDhan, whereas last month alone, 115 students took out top-up loans of ₹2-10 lakh. "This is the impact of depreciating rupee value and high inflation in the US. We are also working with companies to offer credit card and forex card offerings," Mehra said.



After a pandemic-fuelled boom, online learning has cooled as classrooms reopened. HT

After a pandemic-fuelled boom, online learning has cooled as classrooms reopened, tempering loan demand and investor interest in the segment. Some NBFCs are avoiding the segment due to a higher risk perception; hence, widening options can help NBFCs improve disbursement rates.

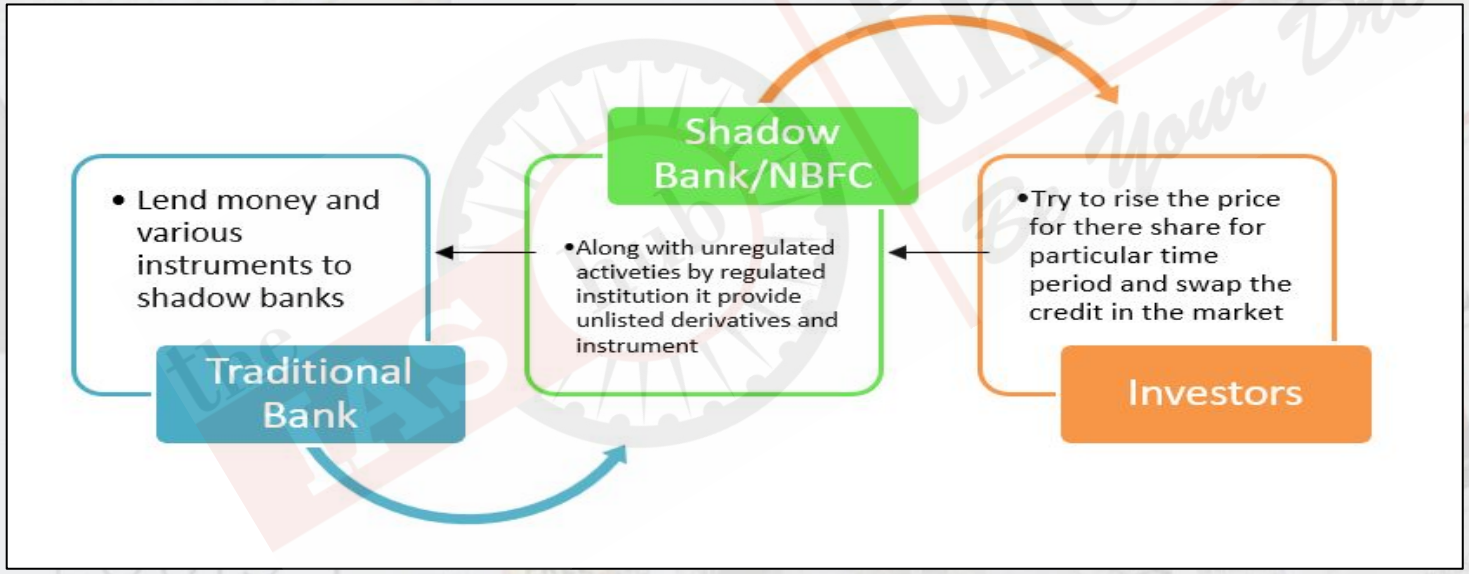
"We aspire to become the lender of choice for India's learners. By offering learner-centric services such as student cards, learners' insurance, assessment-based programme recommendations, we are building India's biggest learner ecosystem," said Varun Chopra, co-founder and chief executive of fintech NBFC Eduvanz. It also plans to offer affordable loans for students to choose from electric bikes, MacBooks, phones and smart wearables. The typical loan in this segment is ₹1.5-2 lakh. The ancillary services also help device and auto makers reach more customers. In most cases, manufacturers offer a discount to customers of these NBFCs.

NBFCs catering to smaller tranches of loans for office-goers or graduate students who want to upgrade their skills before a job, are offering electric vehicles, laptops and mobile phones as well.

Mayank Sharma, head of global partnerships and country head for Prodigy Finance, said his company is also considering the ancillary services to offer. "In the near future, we will dabble into it and discussions are on. Students don't need to go to multiple platforms," he said.

Prodigy Finance said student loan applications in the first seven months of 2022 rose 89% from 2021, and 86% in 2021, compared with 2020. The company said that compared with the first seven months of 2020, pre-covid, there was a 27% increase in student loan applications compared with the same period a year ago.

Typically, the loans are given at flat rates and students repay after a stipulated period of time to the NBFC. The fintechs get to keep a certain percentage of the repayments, when paying back to their alliance partners, which could be K-12 schools or original equipment manufacturers (OEMs). The percentages vary. According to the Reserve Bank of India, outstanding education loans from banks stood at ₹84,375 crore as of 17 June 2022.



Context: NBFC are arranging forex and credit cards, laptops, electric vehicles, mobile phones and overseas accommodation for student borrowers, aiming to become one-stop financial shops.

Shadow bank

- Those institutions that **do not collect deposits** but still provide loans.
- It facilitates the creation of credit but they are **not subject to regulatory oversight.**
- It is also referred to as non-bank financial intermediation or market-based finance.
- Examples of shadow lenders include Special Purpose Entities, Non Banking Financial Companies (NBFCs), Hedge Funds etc.
- **Function** as intermediaries between the investors and the borrowers, providing credit, thus, leading to financial inclusion and hence generating liquidity in the system.
- In India, the crisis of the NBFCs that was triggered by the liquidity problems of IL&FS in 2018, has brought back the attention to shadow banking sector.

LIVEMINT

Page 2

INDIAN COMPANIES ACT

(Syllabus: GS Paper 3 - Economy & Infrastructure)

Centre to amend Companies Act, tighten audit regime soon

Gireesh Chandra Prasad
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NEW DELHI



Finance and corporate affairs minister Nirmala Sitharaman.

The ministry of corporate affairs will soon introduce a set of tough measures to tighten the framework of statutory auditors aimed at ensuring their independence.

The measures are aimed checking the recurrence of situations such as the 2018 failure of Infrastructure Leasing and Financial Services Ltd. (IL&FS) group firms.

The ministry has completed consultation on a report on audit reforms submitted to finance and corporate affairs minister Nirmala Sitharaman in March by an expert committee. The drafting of a bill to amend the Companies Act will start now, said a person familiar with the discussions in the government, indicating the government's resolve to raise the bar on statutory audit.

Audit reforms will now become a priority for the ministry as reforms in other areas have reached an advanced stage—a bill on amendments to the Competition Act has already been introduced in Parliament and work is at an advanced stage on bankruptcy reforms.

The ministry has received feedback favouring strengthening the audit framework, said the person quoted above, who spoke on condition of anonymity. An email sent to the spokesperson for the corporate affairs ministry on Friday remained unanswered at the time of publishing.

One of the proposals is to tighten the audit framework by disallowing statutory auditors from performing non-audit services to their audit clients which are public interest entities such as listed companies, large companies and insurance or banking companies. There could be some relaxation in the case of non-public interest entities.

The proposals also include auditors' mandatory disclosure in the audit report of previous relationship with the audit client, compulsory joint audits in certain classes of companies and compulsory impact analysis of any adverse remark or qualification in the audit report.

The proposed bill is also expected to stipulate a cooling-off period of a year for auditors before they take up senior positions in the company they audited or in any of its associates. Also, auditors will have to explain in detail the circumstances of quitting an audit assignment such as non-cooperation from the company, fraud or severe non-compliance.

Proposed amendments to the Companies Act are also expected to include measures aimed at improving the ease of doing business.

Context: The ministry of corporate affairs will soon introduce a set of tough measures to tighten the framework of statutory auditors aimed at ensuring their independence.

Indian Companies Act

- An Act of the Parliament which was enacted in 1956.
- It enables the companies to be formed by registration, sets out the responsibilities of companies, their executive director and secretaries.
- **Amendment in 2013**: The Companies Act, 1956 was replaced partially by the Indian Companies Act 2013.
- **Amendment in 2020:** Proposals are:
  - Decriminalise various compoundable offences as well as promote ease of doing business in the country.
  - Reduction in penalties for certain offences as well as in timeline for rights issues.
  - Relaxation in corporate social responsibility (CSR) compliance requirements.
  - Creation of separate benches at the National Company Law Appellate Tribunal (NCLAT)

Features of the Companies Act of 2013

- **Regulates incorporation of a company,** responsibilities of a company, directors, and dissolution of a company.
- **Divided into 29 chapters** which containing 470 sections as against 658 Sections in the former Companies Act, 1956 and has 7 schedules.
- **Provides a maximum of 200 members,** earlier the private companies the maximum number of members were 50.
- A new term of **'one-person company'** is included in this act.

THE HINDU Page 12

ADOPTION IN INDIA

(Syllabus: GS Paper 2 - Social Issues)

Panel moots district-level survey to bring more children into adoption ambit

Experts stress on the need to look beyond custodial requirements of children and focus on rights, bringing more children in need into government's safety net

JAGRITI CHANDRA
NEW DELHI

In a country with millions of orphans, there are only 2,430 children available for adoption while the number of parents desiring to bring home a child is growing rapidly. To address this paradox, a Parliamentary panel has recommended district-level surveys to proactively identify orphaned and abandoned children.

A report recently tabled on "Review of Guardianship and Adoption Laws" in Parliament by the Parliamentary Standing Committee on Personnel, Public Grievances and Law and Justice has said, "it is important to get a true picture of number of children who are orphaned/abandoned through a district-level survey and the data needs to be updated on a regular basis."

It has suggested that a monthly meeting chaired by the District Magistrate should be held in every district to "ensure that orphan and abandoned children found begging in streets are produced before the Child Welfare Committee and are made available for adoption at the earliest."

According to the report, there were 27,939 prospective parents registered with the Child Adoption Resource Authority (CARA) as on December 2021, up from nearly 18,000 in 2017. In comparison, though there were a total 6,996 orphaned, abandoned and surrendered children residing in childcare institutions considered adoptable, only 2,430 were declared "legally free" for adoption by Child Welfare Committees. The waiting time for adoption too has increased to three years from one year in the past five years. The total number of children adopted in 2021-2022 was only 3,175.



Many in need: There were 27,939 prospective parents registered with the Child Adoption Resource Authority as on December 2021. • AFP

Experts say the reason there are only 2,430 children found to be legally free for adoption in a country with an estimated 3.1 crore orphans (defined in the report as loss of either or both parent) according to the 2020 Orphan Report of IHH Humanitarian and Social Research Center (INSAMER) is because of the failure to bring more children in need of care into the government's safety net. And that is why they welcome the suggestion for a district-level survey, but call for a need to exercise caution.

Call for caution

"The point should not be to track more children and put them into adoption, but to not leave children out of the safety net...otherwise poor people will have their children snatched away. We have to provide a family for a child, not vice versa," says child rights and adoption expert Nilima Mehta.

There are 6,525 child care institutions registered under the Juvenile Justice Act as on September 30, 2021, according to the government's reply in the Lok Sabha. Why then are there only 6,996 identified as adoptable?

A mapping exercise of childcare institutions by the Women and Child Development Ministry in its report in 2018 found that of the total 3.7 lakh children in need of care and protection in these homes, the largest category of children were

SPECIAL

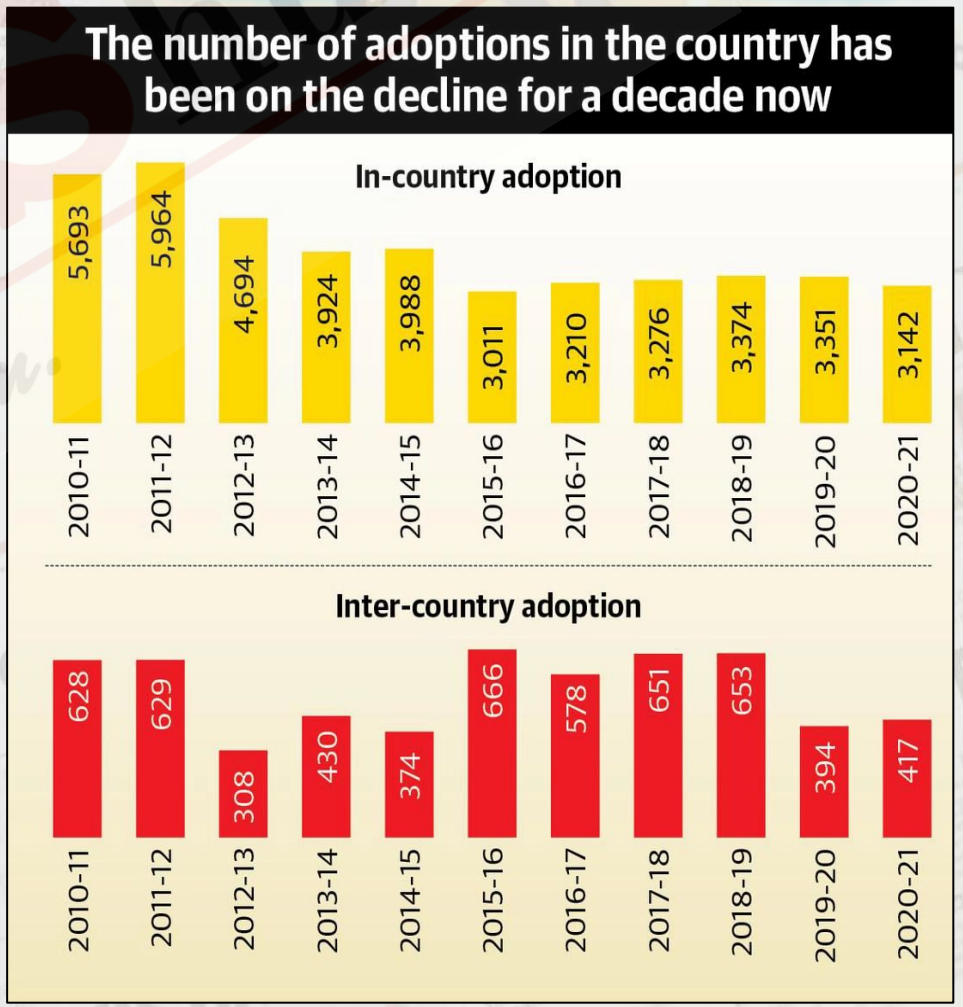
those who had a single parent at 32% or 1.2 lakh children, while those without any parent were just 11% or 41,730 out of the total.

"Children in CCIs are there for various reasons such as for shelter or protection or care or for whatever reason their family is not able to look after them. These are used by vulnerable families more as hostels or spaces where there is access to education, food, shelter and clothing," says Dr. Mehta.

Dr. Mehta says in order to link children to nurturing families there is a need for a paradigm shift that looks beyond "custodial" needs such as food and shelter and focuses on their rights.

"Many children are under parental care, but not optimal care. There are parents abusing their own children or neglecting them. We must have a zero tolerance towards abuse, violence, exploitation and neglect of children and then have an adequate safety net so that they get the help they need. The failure to do so also leads to malpractices, which is what the centralisation of adoptions in 2015 aimed to curb," she says.

Context: In a country with millions of orphans, there are only 2,430 children available for adoption while the number of parents desiring to bring home a child is growing rapidly.



Adoption in India

- **Adoption in India takes place** under Hindu Adoptions and Maintenance Act, 1956 (HAMA) and the Juvenile Justice (Care and Protection of Children) Act, 2015 (JJ Act).
- **HAMA, 1956**: falls in the domain of Ministry of Law
- **Justice and JJ Act, 2015:** Under Ministry of Women and Child Development.
- **Government rules**: Hindus, Buddhists, Jains, and Sikhs are legalised to adopt kids.
- **JJ Act**: The Guardians and Ward Act (GWA), 1980 was the only means for non-Hindu individuals to become guardians of children from their community.
- **Guardianship**: Since the GWA appoints individuals as legal guardians and not natural parents, guardianship is terminated once the ward turns 21 and the ward assumes individual identity.

THE HINDU Page 14

PUBLIC CAPITAL INVESTMENT

(Syllabus: GS Paper 3 - Economy)

'States signal intent to raise capex spend'

NIPFP analysis of budgets shows 18 major States looking to rein in revenue deficits this fiscal year

VIKAS DHOOT
NEW DELHI

States aim to ramp up capital spending and rein in revenue deficits this year as they chart a return to fiscal consolidation following the pandemic shock, and have even factored in the loss of GST Compensation from the Centre, an analysis of States' 2022-23 budgets shows.

A study of 18 major States' budgets by the National Institute of Public Finance and Policy (NIPFP) shows that although they have factored in slower growth this year, the States aim to reduce revenue spending by 0.13% of Gross State Domestic Product (GSDP) and increase capex by 0.24% of GSDP.

As per their budget estimates, the States aim to increase revenue spending by an aggregate ₹3.5 lakh crore and capital expenditure by ₹1.21 lakh crore in 2022-23. If successful, this would help increase the share of States' capital spending marginally from the 2-2.5% of GSDP levels that it has been hovering around for long, according to the study's author.



Wider stimulus: States aim to increase capital spending by an aggregate ₹1.21 lakh crore in 2022-23. ▪ AFP

"States have resumed following the path of fiscal consolidation post COVID-19 and success in achieving revenue as well as expenditure targets set in the budget of 2022-23 could help them control deficits and debts," NIPFP associate professor Sacchidananda Mukherjee concluded on the basis of the 18 States' budget math.

The States studied are Andhra Pradesh, Karnataka, Kerala, Bihar, Tamil Nadu, Maharashtra, Gujarat, West Bengal, Uttar Pradesh, Madhya Pradesh, Telangana, Haryana, Odisha, Punjab, Chhattisgarh, Goa, Jharkhand and Rajasthan.

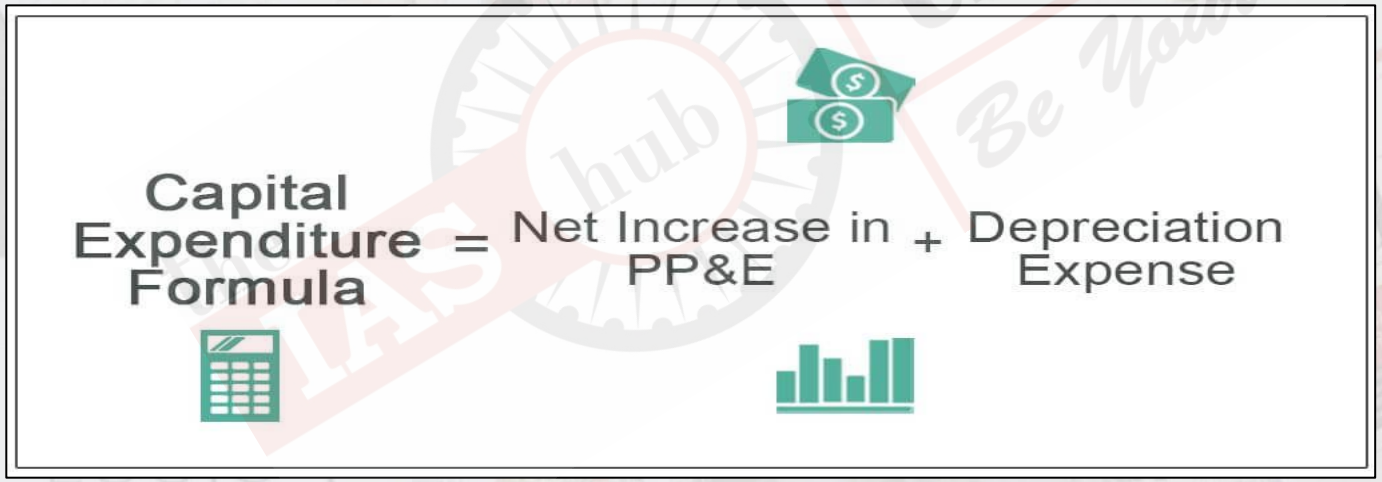
On a combined basis, these States have pegged GSDP growth at current market prices at 12.1%, compared with 14% in 2021-22 as per revised estimates and 3.6% in the COVID-hit 2020-21.

"In budget estimates of 2022-23, except Goa, Punjab and Uttar Pradesh, all States project a fall in growth rate of GSDP," the paper's author noted, adding that States had adopted a cautious approach in projecting their budget estimates for 2022-23.

'Signs of improvement'

While their consolidated fiscal deficit in 2022-23 is projected at 3.29% of GSDP, in line with the Finance Commission's prescribed glide path of 3.3%, they aim to cut the share of revenue deficit sharply from 50.3% in 2020-21, to 16%. Revenue deficit accounted for 32.4% of fiscal deficit in 2021-22.

State finances showed signs of improvement in 2021-22 after two consecutive years of fiscal stress, aided by improved revenue mobilisation which helped States increase spending as well as reduce revenue and fiscal deficits in 2021-22, the NIPFP study noted.



Context: States aim to ramp up capital spending and rein in revenue deficits this year as they chart a return to fiscal consolidation following the pandemic shock.

Public Capital Investment: Budget 2022-23

- **Outlay for capital expenditure** stepped up sharply by 35.4% to Rs. 7.50 lakh crore in 2022-23 in comparison to the current year. Outlay in 2022-23 to be 2.9% of GDP.
- **The 'Effective Capital Expenditure'** of the Central Government is estimated at 10.68 lakh crore in 2022-23, which will be about 4.1% of GDP.

Financial Assistance to States for Capital Investment:

- The outlay for the **'Scheme for Financial Assistance to States for Capital Investment'** is being enhanced from Rs. 10,000 crore in Budget Estimates 2021-22 to Rs. 15,000 crore in Revised Estimates 2021-22.
- For 2022-23, **the allocation is 1 lakh crore** to assist the states in catalysing overall investments in the economy.
- In 2022-23, in accordance with the **recommendations of the 15th Finance Commission**, the states will be allowed a fiscal deficit of 4% of GSDP (Gross State Domestic Product) of which 0.5% will be tied to power sector reforms.

TIMES OF INDIA

Page 2

DIGIYATRA APP

(Syllabus: GS Paper 3 - Sci & Tech)

DigiYatra App to ensure paperless check-in at IGI T3

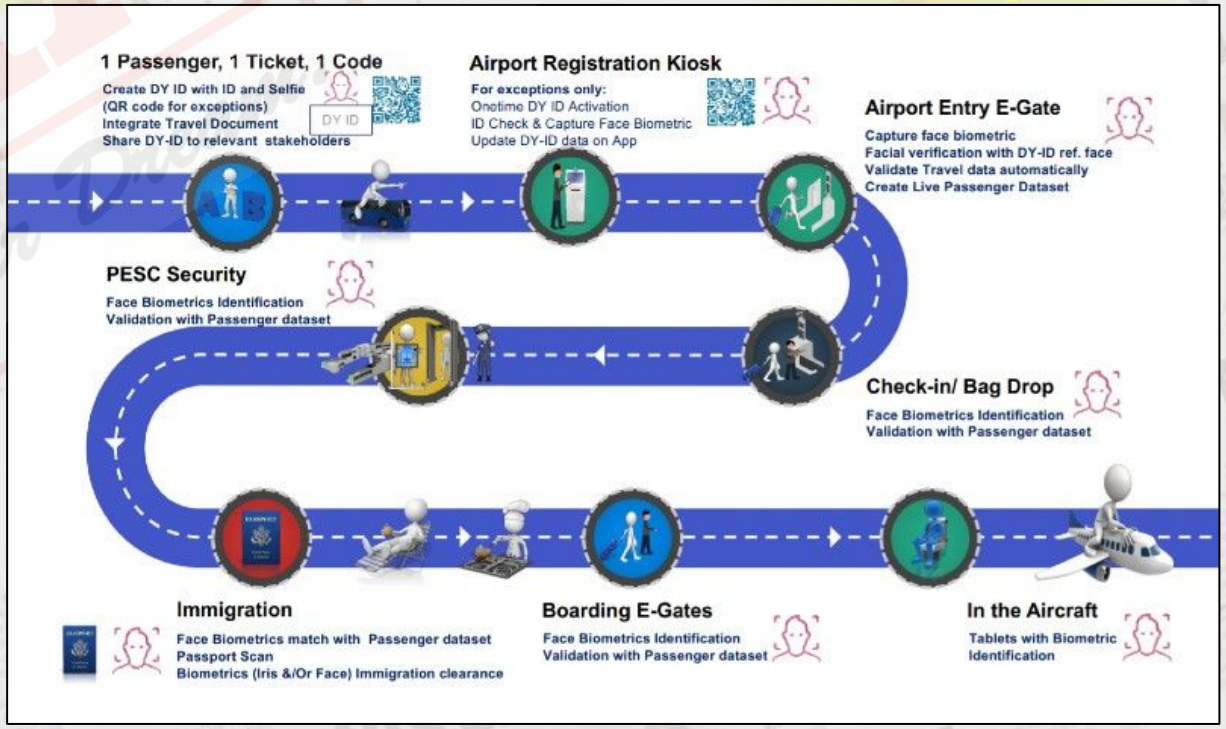
Delhi and Bengaluru airports rolled out the beta version of DigiYatra App on 76th I-Day. Delhi International Airport Limited said domestic passengers flying from Terminal 3 can download the app and register themselves for a seamless travel experience. With the help of facial recognition technology, flyers' entry will now be automatically processed at all checkpoints, including entry into the airport, security check areas and boarding. According to BIAL, the biometric boarding system has become operational at Kempegowda International Airport's e-gates and is being rolled out at full scale. **P6**

Context: The Indira Gandhi International Airport Ltd., which is run by the GMR group on the 75th Independence Day launched the beta version of its DigiYatra app for Android devices.

DigiYatra app

- A **Biometric Enabled Seamless Travel experience (BEST)** based on Facial Recognition Technology for the identification of travelers in order to pass through various checkpoints which would be linked to the boarding pass.
- **Aim**: to provide a paperless and seamless travel experience to the passengers.
- The **passengers' entry** would be automatically processed based on the facial recognition system at all checkpoints including entry into the airport, security check areas, aircraft boarding, etc with the help of this technology.





DOWN TO EARTH

August 16

FAECAL SLUDGE TREATMENT

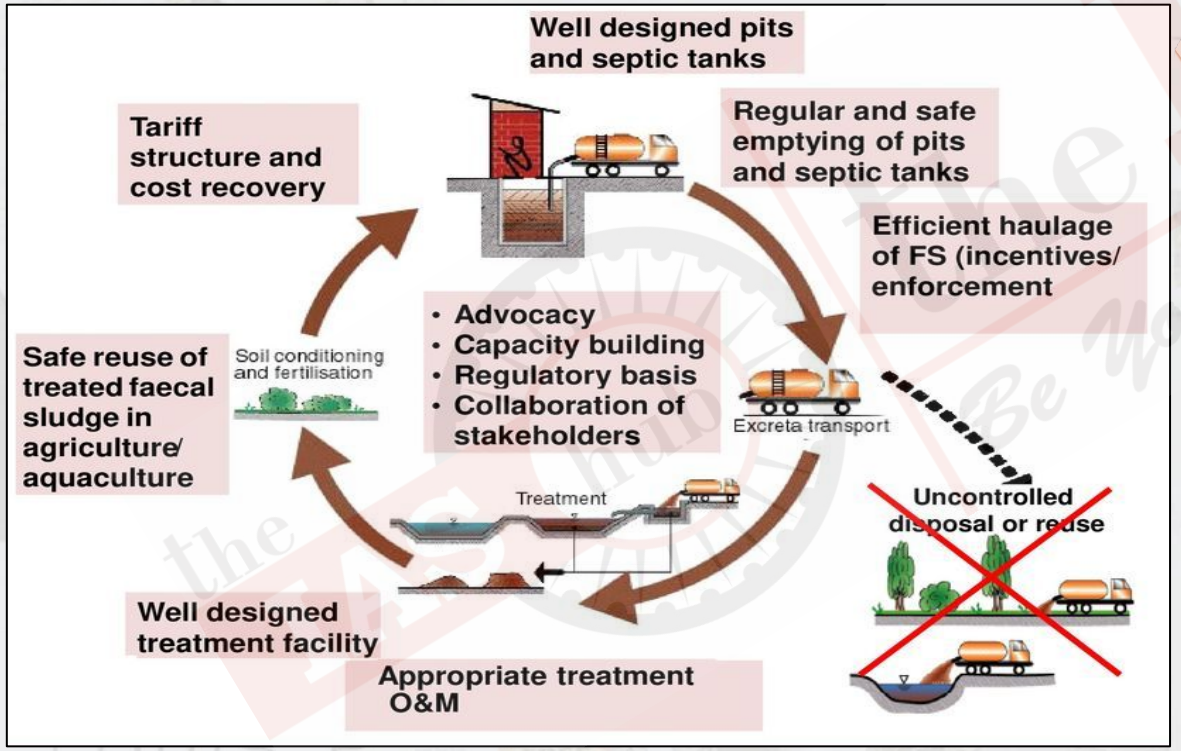
(Syllabus: GS Paper 3 - Environment & Ecology)

75 years of people's power: Lalsot in Rajasthan is helping rural areas to treat their faecal sludge

This is an example of the informal use of urban facilities to treat rural faecal sludge

By Sushmita Sengupta, Swati Bhatia
Published: Monday 15 August 2022





Context: Lalsot Nagar Palika (Lalsot is also a tehsil) in Dausa district in Rajasthan is helping rural areas at a distance of up to 25-30 km to treat their faecal sludge.

Key points

- In 2019, the nagar palika set up a 20 KLD faecal sludge treatment plant.
- ADB has given Rs 4.39 crore to Rajasthan Urban Infrastructure Development Programme (RUIDP) for building this faecal sludge treatment plant.
- The plant operator started to allow sludge from rural areas to get treated at the existing treatment plant and the number of desludging trips was increased.

India's initiative

- **Commitment towards Faecal Sludge and Septage Management (FSSM)** through the launch of Open Defecation-Free (ODF) + and ODF++ protocols, an emphasis on FSSM in Swachh Survekshan.
- **Financial allocations for FSSM** across Atal Mission for Rejuvenation and Urban Transformation (AMRUT) and National Mission for Clean Ganga (NMCG) missions.
- **SDG target**: FSSM promises a means to achieve the Sustainable Development Goals (SDG) target 6.2 of adequate and inclusive sanitation for all in a time bound manner.

PIB

August 16

BAL AADHAAR INITIATIVE

(Syllabus: GS Paper 2 - Polity & Governance)

UIDAI enrolls over 79 lakh children under Bal Aadhaar initiative in last four months

Posted On: 15 AUG 2022 4:47PM by PIB Delhi

The Unique Identification Authority has enrolled more than 79 lakh children in the 0 - 5 age group during the first four months (April – July) of the current financial year.

This is part of a renewed effort to reach out to more children in the 0-5 age group under the Bal Aadhaar initiative and help parents and children avail multiple benefits. While 2.64 crore children in the 0-5 age group had Bal Aadhaar by the end of 31 March 2022, this number has increased to 3.43 crore by the end of July 2022.



AADHAAR IS...

NOW NOT NEEDED FOR

- Employee pension
- Admission to school
- Taking CBSE, NEET, JEE, UGC exams
- Re-verification of mobile number
- Bank accounts
- Mutual fund investments
- Insurance policies
- Credit cards
- New/existing post office schemes
- New/existing NSC accounts
- New/existing PPF accounts
- New/existing Kisan Vikas Patra accounts

STILL NEEDED FOR

- PAN card
- National Child Labour Project (NCLP)
- Scholarships for school students, such as National Means-cum-Merit Scholarship Scheme, National Scheme of Incentive to Girls for Secondary Education, Inclusive Education of the Disabled at Secondary Stage
- Mid-day Meal for children
- Assistance/scholarship given by Department of Empowerment of Persons with Disabilities
- Supplementary Nutrition Programme under ICDS Scheme
- Payment of honorarium to AWWs & AWHs under ICDS Scheme
- ICDS Training Programme
- Supplementary Nutrition for children offered at creche centres
- Honorarium to creche workers and creche helpers
- Maternity Benefit Programme
- Scheme for Adolescent Girls
- National Mission for Empowerment of Women
- Ujjwala Scheme
- Swadhar Scheme
- Integrated Child Protection Scheme
- STEP programme
- Rashtriya Mahila Kosh
- Pradhan Mantri Matru Vanana Yojana
- Painting, essay contests under IEC component of human resource development and capacity building

Context: The Unique Identification Authority has enrolled more than 79 lakh children in the 0 - 5 age group during the first four months (April – July) of the current financial year.

Bal Aadhaar initiative:

- This is part of a renewed effort to reach out to more children in the 0-5 age group under the Bal Aadhaar initiative and help parents and children avail multiple benefits.
- To differentiate the Bal Aadhaar from normal Aadhaar, **it is issued in blue colour**, with a remark that this is valid till the child attains the age of 5 years.
- On attaining the age of 5, the child is required to furnish his or her biometrics at an Aadhaar Seva Kendra to complete a process called **mandatory biometric update (MBU)**.
- The MBU process goes through **a de-duplication process**.
- After completion of this process, the child is issued a normal Aadhaar without any change in the Aadhaar number.

DST

August 16

DIABETES IN INDIA

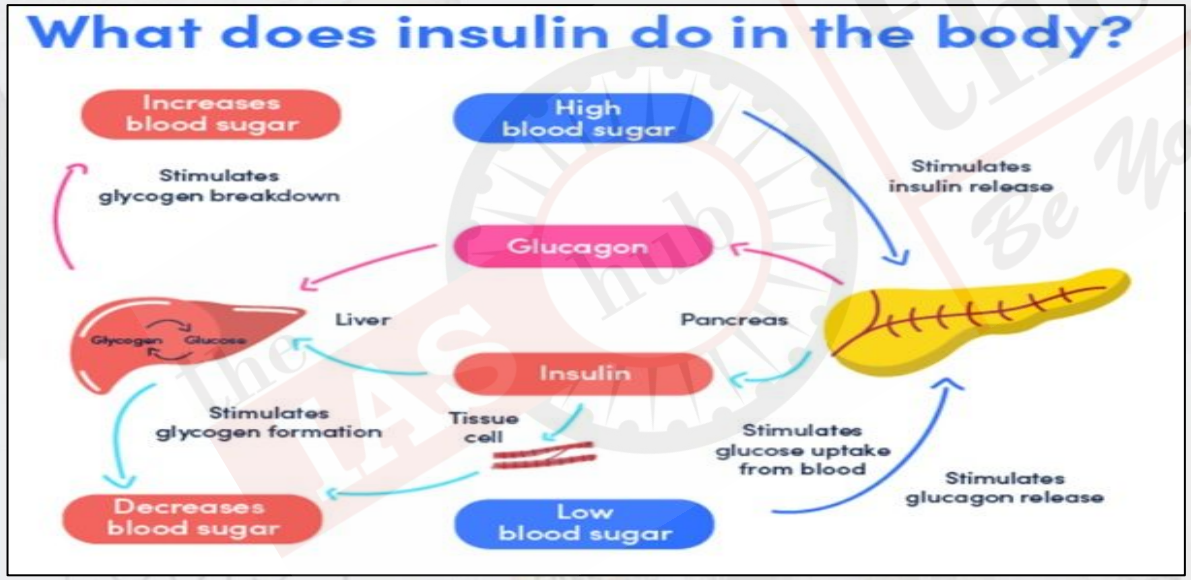
(Syllabus: GS Paper 3 - Sci & Tech

Insulin: A Century of Service

Ramesh Chandra Parida & Himansu Sekhar Fatesingh



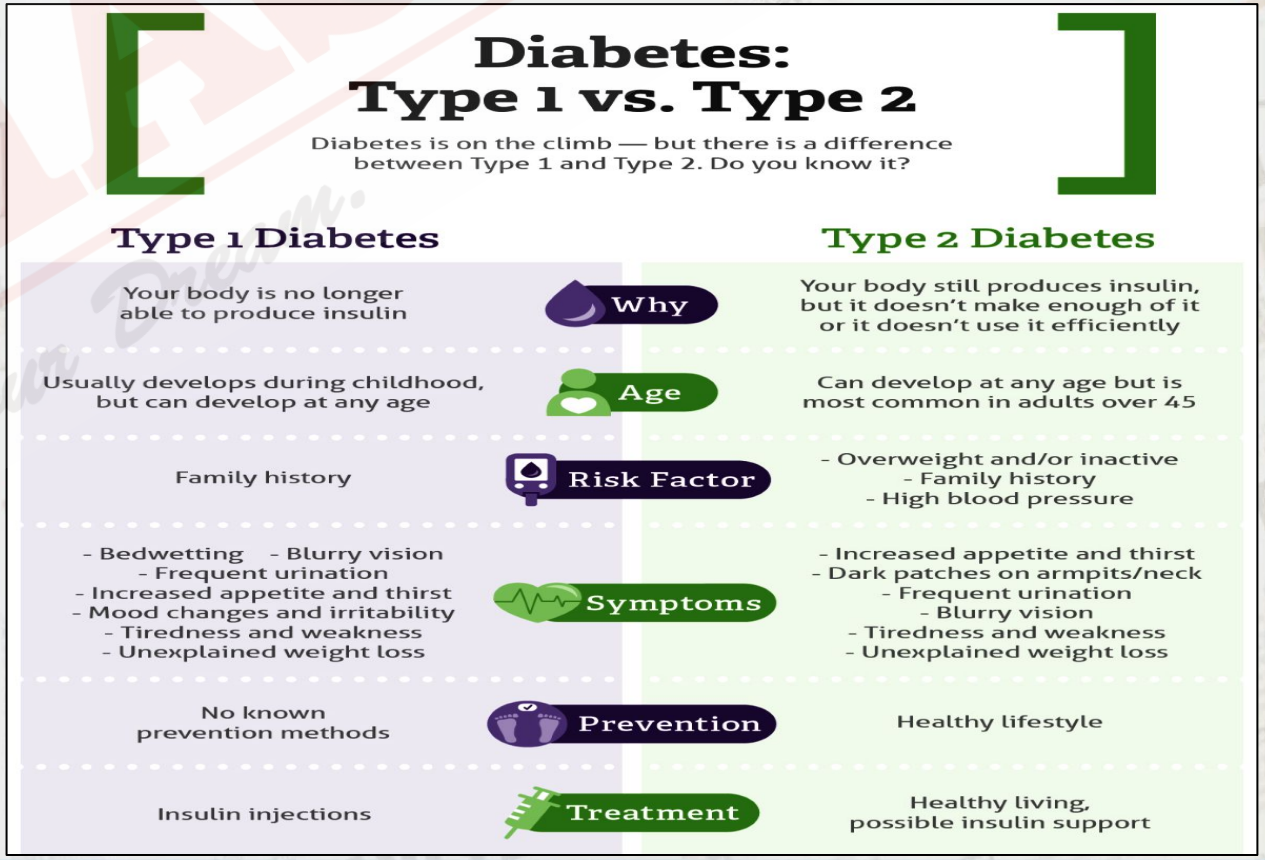
Diabetes is today one of the deadliest killer diseases around the world today. It is estimated that the prevalence of this disease could reach around 380 million by 2025. About 80% of the adults suffering from diabetes are from developing countries with India leading the list at 40.9 million, followed by China (39.8 million). The other most affected countries are the USA, Russia, Germany, Japan, Pakistan, Brazil, Mexico and Egypt.



Context: About 80% of the adults suffering from diabetes are from developing countries with India leading the list at 40.9 million, followed by China (39.8 million).

About diabetes

- A Non-Communicable Disease (NCD) that occurs either when the pancreas does not produce enough insulin (a hormone that regulates blood sugar, or glucose), or when the body cannot effectively use the insulin, it produces.



THANK YOU!

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