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MK Yadav Sir

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BUSINESS STANDARD Page 11

NON-CONVERTIBLE DEBENTURES

(Syllabus: GS Paper 3 - Economy)

Avoid NCDs rated below AA despite mouthwatering returns

SARBAJEET K SEN

Non-convertible debentures (NCDs) from a number of companies — IIFL Finance, Muthoot Fincorp, Edelweiss Financial Services, Indiabulls Commercial Credit and InCred Financial Services — have hit the markets in recent times.

Why invest in them?

While the State Bank of India is offering 6.25 per cent on its five-year fixed deposit (FD), NCDs could offer you as much as 8.75-10.03 per cent over the same period.

"After the continuous repo rate hikes by the Reserve Bank of India (RBI) in the last five policy meets, investors should take advantage of the higher spreads in credit papers. Once institutional demand for NCDs perks up, spreads could shrink. Investors may get an opportunity to encash their gains or stay invested at elevated yields," says Ajay Manglunia, managing director and head of investment grade group, JM Financial.

While NCDs offer higher returns, investors need to also assess their risks.

Factor in credit risk

Credit risk is the possibility of default or late payment of interest and principal. An NCD's credit rating will tell you whether this possibility is high or low. Instruments rated below AA are regarded as high-risk.

While most banks and housing finance companies' (HFCs) FDs come with AAA rating, many NCDs have lower ratings.

"Credit quality, as gauged by credit rating, is paramount. Apart from credit rating, the issuer's goodwill, the track record of its past issuances, and years of existence of the company should be taken into account while deciding," says Joydeep Sen, author and corporate trainer (debt).

Adds Manglunia: "As a general rule, you should stick to higher-rated NCDs for safety." He adds that investors may consider lower-rated NCDs for their higher returns, but only if they have done adequate due diligence.

Watch out for reinvestment risk

Reinvestment risk refers to the inability of the investor to reinvest the money received at maturity in another instrument offering a similarly high rate. This risk arises if interest rates within the economy have come down since the last investment. This is a risk that investors could face if they invest currently for the medium term.

NCDs are also subject to interest-rate risk — the risk of prices falling due to increase in interest rates. Currently, we are approaching the end of the rate hike cycle, so investors may not be exposed to interest-rate risk if they have a medium-term horizon. Rather, they may see bond prices appreciate over the next couple of years if rates fall.

YOUR MONEY

Consider liquidity needs

Bank and corporate FDs allow premature withdrawal after paying a penalty. To exit an NCD, investors need to sell them on the stock exchanges where they are listed. As liquidity tends to be low, finding a buyer at fair value within a short period may prove difficult.

"Liquidity is an issue, especially in lower-rated bonds. It can take a few days to liquidate them. AAA-rated NCDs are generally more liquid," says Vikram Dalal, managing director, Synergee Capital Services.

Spread your risks

One step you can take to reduce credit risk is to build a diversified portfolio of issuers belonging to a cross section of industries. Don't allocate more than 10 per cent of your capital to one issuer. Besides credit rating, study the company's financial statements and avoid over-leveraged players.

To circumvent reinvestment risk, ladder your investments. To deal with liquidity risk, match your investment horizon with the NCD's tenure.

While NCDs offer higher interest rates for longer tenures, stick to short-term or medium-term papers only.



STRIKE A BALANCE BETWEEN RISK AND REWARD

- **A 5-10-year fixed deposit from State Bank of India** is currently offering 6.25% as rate of interest
- **A five-year NCD (rated AA or AA-)** is currently offering 8.5-10.3%
- **Higher returns** are usually accompanied by higher risk
- **Most NCDs launched** recently have a credit rating of AA or AA-
- **It is safer to not invest** in a paper below AA rating
- **Invest in lower-rated papers** only if you have done your research and are confident the company won't default
- Even in that case, **take limited exposure**

Investing for a longer tenure means you run a greater risk of suffering due to deterioration in the company's finances.

Keep in mind post-tax yield

The interest paid by NCDs is added to income and taxed at slab rate. Investors in higher tax brackets need to consider the post-tax returns of these instruments.

High-income investors may be better off in debt mutual funds where they would get indexation benefits after three years. "They should opt for target maturity funds with residual maturity of three-four years where the post-tax yield will be around 6.65 per cent," says Dalal.

Context: Nonconvertible debentures (NCDs) from a number of companies - IIFL Finance, Muthoot Fincorp, Edelweiss Financial Services, Indiabulls Commercial Credit and InCred Financial Services - have hit the markets in recent times.

Non-convertible debentures (NCDs)

- **About**: The debentures which cannot be converted into shares are called **non-convertible debentures (or NCDs).**
  - **Debentures** are one of the long-term financial instruments issued by companies to borrow.
  - It is different from "Share" which is the capital (representing the ownership of the shareholders) of the company, but **Debenture is the debt of the company.** The income earned on shares is the dividend, but the income earned on debentures is interest.
- **Maturity Period:** In India, usually these have to be issued of a **minimum maturity of 90 days.**
- **Types of NCDs**: There are two types of NCDs: **secured and unsecured.**
  - A secured NCD is **backed by the assets of the company.** If the company fails to pay the obligation, the investor holding the debenture can claim that through liquidation of those assets.
  - Unsecured non-convertible debentures have **no backing even if company defaults**.
- **Significance**: Non-convertible debentures are used as tools to raise **long-term funds** by companies through a public issue.
  - To compensate for this drawback of non-convertibility, lenders are usually given a **higher rate of return** compared to convertible debentures.
  - NCDs offer various other benefits to the owner such as **high liquidity through stock market listing,** tax exemptions at source and safety since they can be issued by companies which have a good credit rating as specified in the norms laid down by RBI for the issue of NCDs.
- **Nodal Authority**: **Securities and Exchange Board of India** under Issue and Listing of Non-Convertible Securities Regulations, 2021.

PIB JAN 21

EPCG SCHEME
(Syllabus: GS Paper 3 - Economy)

EPCG Scheme Relaxed for Sectors Affected by COVID-19 Pandemic

Context: The Indian government has announced a one-time relaxation from maintaining average export obligation and an option to extend the export obligation period for certain sectors under the **Export Promotion Capital Goods (EPCG) Scheme.**

Key Points

- The sectors that are eligible for this relief are the **Hotel, Healthcare, and Educational sectors.**
- For the years 2020-21 and 2021-22, these sectors will **not be required to maintain average export obligation** for EPCG authorizations issued to them.
- These sectors will also have the **option to extend the export obligation period** for a longer duration, without having to pay any additional fees.

Export Promotion Capital Goods (EPCG) Scheme

- **About**: The EPCG scheme is a **trade promotion scheme** implemented by the Indian government that allows duty-free import of capital goods for the purpose of export production in India.
    - **Capital goods** are the assets used by businesses in the course of producing their products and services, and can include buildings, machinery, tools and equipment.
- **Objectives**: The scheme aims to encourage the production of goods for export by providing **import duty concessions on capital goods.**
- **Nodal Authority**: The EPCG scheme is administered by the **Directorate General of Foreign Trade (DGFT), Ministry of Commerce and Industry** and is governed by the Foreign Trade Policy of India.
- **Key Features:** EPCG is a **zero duty scheme** which allows the import of capital goods such as machinery for pre production, production and post production of export items.
    - Under the Scheme, EPCG Authorizations are **issued with actual user condition and import validity of 24 months** to import capital goods (except those specified in negative list) for pre-production, production and post-production at zero customs duty.
    - It is **subject to fulfilment of specific Export Obligation** equivalent to 6 times of duties, taxes and cess saved on capital goods, to be fulfilled in 6 years from date of issue of Authorization.
    - Authorization holder is **required to fulfil Average Export Obligation** achieved by him in the preceding three licensing years for the same and similar products.
    - However, if minimum **75% of specific Export Obligation and 100% of Average Export Obligation** is fulfilled within half the original export obligation period, remaining export obligation can be condoned.

CHARGE SHEET

(Syllabus: GS Paper 2 - Polity & Governance)

Chargesheet is not a public document: SC

'Making It Public Will Violate Accused, Victims' Rights'

AmitAnand.Choudhary
@timesgroup.com

New Delhi: The Supreme Court said that the chargesheet filed by investigating agencies in a criminal case in court is not a public document which could be directed to be put in public domain by uploading it on a website and also it cannot be revealed under Right to Information Act.

A bench of Justices M R Shah and C T Ravikumar turned down a plea seeking that on the line of FIR being uploaded on website, chargesheet be also uploaded by the agencies so that the public could access them. The petitioner sought that the apex court's 2016 verdict on uploading FIR should be extended to chargesheet.

Referring to 2016 verdict, the bench said the judgement directed copies of the FIRs to be published within 24 hours on the police websites was passed to protect the interest of the accused and to ensure that the innocent accused are not harassed and they are not taken by surprise. "Therefore, the directions issued by this Court are in favour of the accused, which cannot be stretched to the public at large so far as the chargesheets are concerned," the bench said.

"..the investigating agency is required to furnish the copies of the report along with the relevant documents to be relied upon by the prosecution to the accused and to none others. Therefore, if the relief as prayed in the present petition is allowed and all the chargesheets and relevant documents produced along with the chargesheets are put on the public domain or on the websites of the state governments it will be contrary to the Scheme of the Criminal Procedure Code and it may as such violate the rights of the accused as well as the victim and/or even the investigating agency. Putting the FIR on the website cannot be equated with putting the chargesheets along with the relevant documents on the public domain and on the websites of the State Governments," the bench said.

It said copy of the chargesheet along with the necessary documents cannot be said to be public documents within the definition of Public Documents as per Section 74 of the Evidence Act.

The court also held that copies of the chargesheet and the relevant documents do not fall within Section 4(1)(b) of the RTI Act.



The copies of the chargesheet don't fall within the RTI Act, said the court

Kali case: Filmmaker secures SC relief

Facing arrest due to multiple FIRs lodged against her in different states for the controversial depiction of goddess Kali in her nine minute documentary film, the Supreme Court on Friday protected filmmaker Leena Manimekalai and directed that no coercive action be taken against her, reports **Amit Anand Choudhary**.

A bench of Chief Justice D Y Chandrachud and Justice P S Narasimha said that it was prima facie of the view that serious prejudice would be caused to the filmmaker due to multiple FIRs in different states and issued notice to all those states seeking their response on clubbing of all cases.

The bench, after a brief hearing, agreed to protect her from being arrested and noted the submission of filmmaker that the depiction of Kali was not to hurt religious sentiments but to depict the goddess in an inclusive sense.

Context: The Supreme Court said that the **chargesheet** filed by investigating agencies in a criminal case in court is **not a public document** which could be directed to be put in public domain by uploading it on a website and also it cannot be revealed under Right to Information Act.

Charge Sheet

- **About:** Charge sheet refers to **a formal police record** showing the names of each person brought into custody, the nature of the accusations, and the identity of the accusers. It is also known as **four-part charging instrument containing:**
  - Information about the accused and the witnesses;
  - the charges and specifications;
  - the preferring of charges and their referral to a summary;
  - For the trial record.
- **Legal Aspects**: Charge-sheet or Challan has been filed by the police under sub-section (2) of **Section 173 in The Code Of Criminal Procedure, 1973.**
- **Different from FIR**: A charge sheet is distinct from the First Information Report (FIR), which is the core document that **describes a crime that has been committed.**
  - It usually refers to **one or more FIRs** and charges an individual or organization for (some or all of) the crimes specified in those FIR(s).
  - Once the charge sheet has been submitted to a court of law, **prosecution proceedings** against the accused begin in the judicial system.
- **Time Limit:** The time limit to file charge sheet is **related to arrest of the accused in the case.**
  - The charge sheet is to be filed **within 60 days** from the date of arrest of the accused in cases triable by lower courts and 90 days in cases triable by Court of Sessions.

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ABCD CAMPAIGN

(Syllabus: GS Paper 2 - Polity & Governance)

Wayanad becomes country's first district to provide basic documents to all tribal people

E.M. Manoj
KALPETTA

Wayanad becomes the first district in the country to provide basic documents and facilities such as Aadhaar card, ration card, birth/death certificates, election ID card, bank account and health insurance to all tribespeople.

The district administration has attained the achievement by providing 1,42,563 services to 64,670 tribal beneficiaries as part of the Akshaya Big Campaign for Document Digitisation (ABCD) campaign. These include ration card to 15,796 families, Aadhaar card to 31,252, birth certificate to 11,300, voters' identity card to 22,488 and digital locker facilities to 22,888 persons. The drive was launched in November 2021 at Thondarnadu grama panchayat.



Wayanad Sub-Collector R. Sreelakshmi collecting details of tribal persons at the campaign in Pozhuthana. SPECIAL ARRANGEMENT

Wide coverage

Since all the relevant departments are brought under one roof in a camp, each beneficiary gets all the needed services at the camp itself, saving them the time and effort of visiting several offices, according to R. Sreelakshmi, Wayanad Sub-Collector.

Apart from the these, other services such as income certificate, ownership certificate, age certificate, and applications for new pensions are also provided, said Ms. Sreelakshmi, also the nodal officer of the programme.

Context: **Wayanad** becomes the first district in the country to provide **basic documents and facilities** such as Aadhaar cards, ration cards, birth/death certificates, election ID cards, bank accounts and health insurance to all tribes people.

Key Points

- The **Wayanad district administration** has attained the meritorious achievement by providing 1,42,563 services to as many as 64,670 tribal beneficiaries as part of the **Akshaya Big Campaign for Document Digitisation (ABCD) campaign.**
- This includes **ration cards** to 15,796 families, **Aadhar cards** to 31,252, **birth certificates** to 11,300, **voters' identity cards** to 22,488 and **digital locker facilities** to 22,888 persons through the ABCD campaign.
- The drive was **launched in November 2021** at Thondarnadu grama panchayat.
- The campaign is aimed at **ensuring basic documents to all citizens** belonging to the Scheduled Tribes communities and these documents are digitised and saved in DigiLocker accounts opened for them.
- Since all the relevant departments are brought under one roof in a camp, **each beneficiary gets all the needed services** at the camp itself, saving them the time and effort of visiting several offices.
- Apart from the basic documents, other services such as **income certificates, ownership certificates, age certificates, and applications for new pensions** are also provided at the camps.
- **Digitising the documents** through DigiLocker will help the beneficiaries easily retrieve the documents in case these are lost or damaged.

LIVE MINT

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CENTRAL GOVERNMENT HEALTH SCHEME

(Syllabus: GS Paper 2 - Social Justice)

Govt to combine CGHS with Ayushman Bharat

The move will ensure quick treatment to the needy, officials said

Priyanka Sharma
priyanka.sharma@livemint.com
NEW DELHI



The scheme currently covers more than 4.1 million beneficiaries in 75 cities MINT

The National Health Authority (NHA) is in the process of integrating the Central Government Health Scheme (CGHS) with Ayushman Bharat Digital Mission (ABDM), a government official said.

This is aimed at creating digital health identification of CGHS beneficiaries and storing their digital health records, thus ensuring quick treatment to the needy, the official said requesting anonymity.

So far, around 100 million health records have been linked to ABDM.

CGHS was started in 1954 with the aim of providing comprehensive healthcare to central government employees and pensioners and their dependent family members. The scheme currently covers more than 4.1 million beneficiaries in 75 cities.

"We are planning multiple new interventions in CGHS. We are in the process of integrating CGHS with Ayushman Bharat Digital Health Mission. Under this process, beneficiaries' CGHS number will be mapped with ABHA number and digital linking of all health will be recorded. Here, the process will be easier because beneficiaries are less in number and they are literate to understand the process," the official said.

Queries sent to spokespeople in the health ministry and NHA remained unanswered.

Ayushman Bharat Health Account (ABHA) is a 14-digit number that allows citizens to access and manage their medical records digitally. It creates comprehensive medical history across healthcare providers with citizens sharing relevant health records with ABDM-registered healthcare providers digitally.

In an official communication earlier this month, the health ministry said, "CGHS has found it imperative to adopt new technology and innovations in the delivery of quality healthcare. In this regard, CGHS has already completed the process of onboarding on the ABDM platform."

"In the near future, a beneficiary having his/her beneficiary ID linked with Aadhar-based ABHA number can avail all the facilities through the CGHS wellness centres as well," it said.

The NHA, the implementing agency of ABDM, had in July 2022 announced expansion of its digital health ecosystem by integrating digital health applications. In 2021, the health ministry had shifted the CGHS on NHA's IT platform to deliver healthcare services to eligible beneficiaries seamlessly.

TECH BOOST

CGHS number will be mapped with ABHA and digital linking of all health will be recorded

ABHA is a 14-digit number that allows citizens to manage their medical records digitally

GOVT said CGHS has found it vital to adopt new tech in the delivery of quality healthcare

Context: The National Health Authority (NHA) is in the process of integrating the **Central Government Health Scheme (CGHS)** with Ayushman Bharat Digital Mission (ABDM).

Central Government Health Scheme (CGHS)

- **About**: The Central Government Health Scheme (CHGS) provides healthcare to the **employees and pensioners of the Central Government** that are enrolled under this scheme.
  - It covers health care under different systems of medicine, ranging from a**llopathy and homeopathy to Ayurveda, Unani, Siddha, and Yoga.**
- **Origin**: The scheme was started in **1954** in Delhi.
- **Nodal Ministry**: Ministry of **Health & Family Welfare.**
- **Eligibility Criteria**: The criterion for availing the CGHS is not the headquarters, bu**t the residence of the employee** who is availing the medical facilities provided under the scheme.
  - Thus, eligible employees of the Central government and their family members who **reside in any of the notified cities are covered.**
- **Age Limit**: For **male children**, eligibility to be a dependent under the CGHS is until **he is 25 years old,** gets married, or starts earning, whichever is earlier.
  - However, if any disability (physical or mental) has occurred to the child before the age of 25 years, he is eligible for benefits even after the age of 25.
  - **For female children**, eligibility to be dependent under the CGHS is until **she gets employed or gets married,** whichever is earlier, irrespective of age.

DTE

JAN 21

RURAL HEALTH STATISTICS

(Syllabus: GS Paper 2 - Health)

Poor infrastructure, staff crunch continue to plague healthcare in rural India: Centre

Less than half the Primary Health Centres function on a 24x7 basis

By Taran Deol
Published: Friday 20 January 2023



Context: India's rural healthcare system continues to be plagued by shortfall on two critical fronts - **doctors and infrastructure.**

- There is a shortage of 83.2 percent of surgeons, 74.2 percent of obstetricians and gynaecologists, 79.1 percent of physicians and 81.6 percent of paediatricians, according to the **Rural Health Statistics 2021-2022 released last week.**

Key Points

- In the Indian healthcare system, **sub-centres (SC)** are the first point of contact for a patient, catering to a population of 3,000-5,000. This is succeeded by a **Primary Health Centres (PHC)**, which is required to look after the daily needs of 20,000-30,000 people.
- **Community Health Centres (CHC)** provide referrals and access to specialists, catering to 80,000-120,000 people.
- **SCs, PHCs and CHCs** had more staff in 2021, at the height of the deadly second wave of COVID-19, as compared to now.
- The shortage was most pronounced in **Uttar Pradesh, Gujarat, Himachal Pradesh, Odisha and Uttarakhand.**
- **Uttar Pradesh, Rajasthan, Madhya Pradesh, Gujarat and Odisha** face the highest shortage in surgeons, obstetricians / gynaecologists, paediatricians and radiographers at CHCs across the country.
- Moreover, compared to the requirement for existing infrastructure, there is a **shortfall of 83.2 percent of surgeons**, 74.2 percent of obstetricians and gynaecologists, 79.1 percent of physicians and 81.6 percent of paediatricians.
- Overall, there is **a shortfall of 79.5 percent of specialists** at the CHCs as compared to the requirement.

India's Doctor-Population Ratio

- The Ministry of Health and Family welfare stated that **India's doctor-population ratio is 1:834.**
  - The doctor-patient ratio in India is less than the **WHO-prescribed norm of 1:1000.**
- There are **1,301,319 allopathic doctors** registered with state medical councils and the National Medical Commission as of November 2021.
- There are 2**89,000 registered dentists a**nd 1.3 million allied and healthcare professionals in the country.
- There are 3.3 million registered nursing personnel according to I**ndian Nursing Council records.**
- The **nurse-population ratio** in the country at present is 1.96 nurses per 1,000 population.

INDIAN EXPRESS

Page 1

CASTE CENSUS

(Syllabus: GS Paper 1 - Population and Associated Issues)



SC allows caste census, says how else will Bihar fix quota

EXPRESS NEWS SERVICE
NEW DELHI, JANUARY 20

THE SUPREME Court on Friday refused to entertain petitions challenging the Bihar government's decision to conduct a caste survey in the state.

A Bench of Justices B R Gavai and Vikram Nath said there was no merit in the petitions and dismissed them, but said the petitioners could approach the Patna High Court.

"So this is publicity interest litigation. How can we issue directions on how much reservation should be granted to such and such caste? If the prayer is granted, how will they (state)

CONTINUED ON PAGE 6

Context: The Supreme Court refused to entertain petitions challenging the Bihar government's decision to conduct a **caste survey** in the state.

- The Apex court said there was no merit in the petitions and dismissed them, but said the petitioners could approach the Patna High Court.

Caste Census

- **About**: Caste Census is the **demand to include the caste-wise tabulation of India's population** in the upcoming exercise.
- **Background**: Caste was last included in the Indian Census in **1931 at the time by the Britishers.**
  - From 1951 to 2011, every census in independent India provided data on **Scheduled Castes and Scheduled Tribes** but not on other castes.
  - The Britishers **ended the practice in the 1941 Census**, citing cost restrictions.
- **Importance of Cast Census:**
  - Equitable representation
  - Enumerating the marginalised
  - Removes caste rigidities
  - Data for Policy Making
  - Judicial support
- **Implications**: In the absence of such a census, there is **no reliable estimate of the number of OBCs,** other categories within OBCs, and others.
- **SECC 2011**: Conducted in 2011 **for the first time since 1931.**
  - It is meant to canvass every Indian family, both in rural and urban India, and ask about their **Economic status and specific caste name.**

- **Government's Stand on Cast Census:** In September 2021 the central government ruled out a Socio-Economic Caste Census (SECC), claiming that it was **unfeasible, "administratively difficult and cumbersome".**
- **Difference Between Census & SECC:** The Census falls under the **Census Act of 1948,** all data are considered confidential, whereas according to the SECC website, "all the personal information given in the SECC is open for use by Government departments to grant and/or restrict benefits to households."

PIB JAN 21

EXERCISE CYCLONE - I

(Syllabus: GS Paper 2 - International Relations)

Inaugural Edition of Indo-Egypt Joint Training Exercise Cyclone - I Commences in Rajasthan

Context: The first ever joint exercise between the special forces of the **Indian Army and the Egyptian Army named "Exercise Cyclone-I"** is in progress at Jaisalmer in Rajasthan since 14 January 2023.

Key Points

- **Exercise "Cyclone - I"** is the first exercise of its kind bringing the special forces of both the nations on a common platform.
- The **14 days long exercise** which is being carried out in the deserts of Rajasthan engages both the contingents to advance special forces skills such as Sniping, Combat Free Fall, Reconnaissance, Surveillance & Target Designation, sharing of information on weapons, equipment, innovations, tactics, techniques & procedures.
- The participants would also undertake **joint planning and drills for Special Forces operations** in a mechanised warfare setting as well as surgical strikes on terrorist camps / hideouts to include sniping of High Value Targets.
- The joint exercise would provide an insight into the **culture and ethos of both armies** thereby fostering military cooperation and interoperability to further strengthen the diplomatic relations between India and Egypt.
- The exercise aims to **bolster defence co-operation** between the two nations and focus on sharing professional skills and interoperability of Special Forces in desert terrain while undertaking counter terrorism, reconnaissance, raids and other special operations.



DST JAN 21

INDIAN SUMMER MONSOON RAINFALL

(Syllabus: GS Paper 1 - Geography)

Study traces high rainfall in Northern Bay of Bengal than the other parts of India for the last 10000 years

Context: Regions surrounding northern Bay of Bengal (BoB) received higher precipitation than the other parts of India for the last 10200 years, says a new study that traced the dynamics of **Indian Summer Monsoon Rainfall (ISMR)** over the 10000 years..

- The study can **help understand long-term trends of climate change impacts** on the ecosystems and may help mitigate future climate extremities.

India's Dependence on Monsoon

- Agriculture in India is heavily **dependent on the Indian Summer Monsoon rains (ISMR).**
- The Bengal Basin or the 'Bengal region' being located at the trajectory of the Bay of Bengal (BoB) branch of the ISM is very sensitive to changes in the Indian Summer Monsoon(ISM) strength.
- Even a minor change in ISM strength may have adverse effects on the **agrarian-based socioeconomic conditions** of the region.

Study on Indian Summer Monsoon Rainfall(ISMR)

- The study traced the dynamics of **Indian Summer Monsoon Rainfall (ISMR)** over the 10000 years - a period which witnessed the development and fall of numerous ancient civilizations around the world, many of which were associated with climate instability.
- It found that regions surrounding the **northern Bay of Bengal(BoB) received higher precipitation** than the other parts of India for the last 10200 years.
- The study also explored the drivers **influencing the variability of the monsoon** in the Indian part of the Bengal Basin. It found that:
    - **Millennial-scale variations** in the ISMR may largely be attributed to changes in solar insolation and dynamics of **Inter tropical Convergence Zone** (ITCZ– area where the northeast and the southeast trade winds converge)
    - **Centennial scale variations** may be collectively triggered by phenomena like North Atlantic Oscillation, El Nino Southern Oscillation and Indian Ocean Dipole.

THE HINDU Page 9

WRESTLING FEDERATION OF INDIA

(Syllabus: GS Paper 1 - Sports)

Dissolve Wrestling Federation of India, says Cong.

The Hindu Bureau
NEW DELHI

Following allegations of sexual harassment against Bharatiya Janata Party (BJP) MP and Wrestling Federation of India (WFI) chief Brij Bhushan Sharan Singh, the Congress on Friday demanded that the sports body be dissolved with immediate effect.

The party also asked Prime Minister Narendra Modi to spell out what action he took when issues were allegedly flagged to him by a wrestler in 2021.

Olympic medallists Bajrang Punia and Sakshi Malik, world championship medallist Vinesh Phogat and other wrestlers have been staging a sit-in protest at Jantar Mantar against the WFI president accusing him of sexual harassment and intimidation.

SEE ALSO
» PAGE 15

Context: Following allegations of sexual harassment against an MP and **Wrestling Federation of India (WFI)** chief, the Congress demanded that the sports body should be disbanded.

Wrestling Federation of India

- **About**: The **governing body** of wrestling in India.
- **Headquartered**: New Delhi, India.
- **Nodal Ministry**: Ministry of **Youth Affairs and Sports.**
- **Contracts system:** In 2018, the WFI has rolled out contracts system for the Wrestlers.
  - The contracts will be reviewed after one year.
  - With this, WFI has become the **only Indian Olympic Association-affiliated National Sports Federation** to offer contracts to its athletes and only the second after the BCCI.
  - **The wrestlers have been placed in four Grades:**
    - **Grade A** contract offers financial assistance of 30 lakh rupees and includes the names of star wrestlers Bajrang Punia and Vinesh Phogat along with Pooja Dhanda.
    - **Grade B** contract offers a financial assistance of 20 lakh rupees and includes two-time Olympic medallist Sushil Kumar and Rio Olympic bronze medallist Sakshi Malik.
    - **Grade C** contract offers financial assistance of 10 lakh rupees.
    - **Grade D** contract offers financial assistance of 5 lakh rupees.

Indian Olympic Association (IOA)

- **About:** The governing body for the **Olympic Movement and the Commonwealth Games** in India.
- **Origin**: Indian Olympic Association (IOA) was **established in 1927** as a **Non-Profit Organisation** under Societies Registration Act, 1860.
- **Affiliation**: An affiliated member of the **International Olympic Committee (IOC),** Commonwealth Games Federation (**CGF**), Olympic Council of Asia (**OCA**) and Association of National Olympic Committees (**ANOC**).
- **Nodal Ministry**: It is an **autonomous body** recognised by the Ministry of Youth Affairs and Sports.
- **Institutional Framework**: The members of IOA include **National Sports Federations, State Olympic Associations, IOC Members** and other select multi-sport organisations.
- **Governance**: The Indian Olympic Association is **currently governed by a 32-member Executive Council.**
  - The election for the Executive Council is **held once in every 4 years.**
- **Functions**: Administers various aspects of **sports governance and athletes' welfare in the country.**
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