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MK Yadav Sir

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BUSINESS STANDARD

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ESG LOAN

(Syllabus: GS Paper 3 - Economy)

SBI enters social loan market, raises $1 billion

This is the second-largest such loan in the world

ABHIJIT LELE
Mumbai, 28 February

State Bank of India (SBI), the country's largest lender, has raised a syndicated $1-billion loan for lending to projects relating to environment, social, and governance (ESG), affordable housing, etc.

The deal is the largest ESG loan by a commercial bank in the Asia Pacific and the second-largest social loan globally. The issuance saw overwhelming participation from banks in Taiwan, Japan, China, and West Asia, ensuring a full subscription, including $500 million of the green-shoe option.



SBI executives said the five-year loan was priced at the secured overnight financing rate (SOFR) of three months plus 130 basis points. This was all in cost pricing.

The base size is $500 million with a green-shoe option of another $500 million. The facility of $1 billion was arranged through a Mandated Lead Arranger and Book-runner (MLABs). MUFG and Taipei Fubon Commercial Bank are joint social loan coordinators.

SBI in a statement said this was the bank's inaugural social loan and the first syndicated loan in the past five years.

While the money raised through the Hong Kong branch will remain for overseas operations, an equivalent amount will be deployed in identified sectors including self-help groups and affordable housing, SBI executives said.

The bank has developed an ESG financing framework, under which it intends to issue green, social, and sustainability bonds and loans. It will use the proceeds to finance or refinance, in whole or in part, existing or future projects expected to create a positive environmental and social impact in India.

The bank will prepare an annual statement on deploying funds. SBI had engaged Sustainalytics, an ESG research, ratings, and data firm, to review its ESG financing framework.

Dinesh Khara, chairman, SBI, said the bank was committed to conducting business operations with the highest standards of ESG. Long-term success depends not only on financial performance but also on the ability to make a positive impact on the environment, society, and stakeholders, Khara added.

In January 2023, Export Import Bank of India, a 100 percent government-owned financial institution, mobilised $1 billion through a 10-year sustainability bond offer.

Context: State Bank of India has concluded a landmark $1 billion syndicated social loan, making it the largest **ESG loan** raised by a commercial bank in the Asia Pacific market.

- The deal is the largest **ESG (Environmental, Social and Governance) loan** by a commercial bank in the Asia Pacific and the second largest social loan globally.
- It is the maiden social loan from the bank and also the first syndicated loan in the past five years.

ESG Loan

- **About:** An ESG linked loan, bond or Schuldschein is a financing instrument that **incentivizes the borrower to achieve agreed sustainability performance objectives,** such as an improved Environmental Social and Governance (ESG) rating.
  - **Environmental factors** include mitigation of the climate crisis or use of sustainable resources.
  - **Social factors** include human and animal rights, as well as consumer protection and diverse hiring practices.
  - **Governance factors** refer to the management, employee relations, and compensation practices of both public and private organizations.
- **Different from Green Loans**: Green loans are quite different from ESG loans, as the former can only be utilised to finance green projects, while for the latter, the **use of loan proceeds is not a determinant.**
  - However, ESG linked loans can be green loans, as it can fund green projects.

INDIAN EXPRESS

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WHIP

(Syllabus: GS Paper 2 - Polity & Governance)

MLAs defying whip in House will attract disqualification: SC

EXPRESS NEWS SERVICE
NEW DELHI, FEBRUARY 28

MEMBERS OF a House are bound by the whip and any section of MLAs within a political party which is part of a ruling coalition saying they don't want to go with the alliance will attract disqualification, the Supreme Court said on Tuesday.

"Once a government is formed, it is not open to any group of MLAs to say that we don't want to go with this alliance. It is not open to any one segment of a political party to say we don't want to go with this alliance. That will ipso facto attract the disqualification provisions. You are bound by the whip. You are bound to vote with your party so long as you are in the legislature, unless there is a merger," Chief Justice of India D Y Chandrachud presiding over a five-judge constitution bench said while hearing petitions filed in the wake of last year's political crisis in Maharashtra precipitated by a division in the Shiv Sena.

"So, on the one hand, none of them can say to the Governor that we don't want to go with the alliance. The answer is very simple. You don't want to go with an alliance? Then go to your leader and take a decision in the political party outside. So long as you are a member of the House, you are bound by discipline of the House. So you have to vote with your political party," the CJI said as Senior Advocate N K Kaul appearing for the Eknath Shinde faction presented his case.

Kaul told the bench, also comprising Justices M R Shah, Krishna Murari, Hima Kohli, and P S Narasimha, that there were "two political whips appointed on the same day. We are following the mandate of the party. The question is whether my political whip or their political whip is the actual whip. The faction, which has been now recognised officially, had the majority in the political party then. They can't presume and say that we have incurred an ex facie disqualification. There is an overwhelming discontent in the cadre of the party and didn't want to continue with the alliance".

Kaul argued that given the rebellion by the MLAs, ordering the floor test was the appropriate thing for the Governor to do.

However, the CJI said that it would have been so if it was a case where some political parties had pulled out of a coalition. The CJI added that accepting the position that Kaul is advocating would lead to radical results.

The arguments remained inconclusive and will continue on Wednesday.

FULL REPORT ON www.indianexpress.com



Eknath Shinde (left) and Uddhav Thackeray

Context: The Supreme Court said that members of a House are bound by the **whip** and any section of MLAs within a political party which is part of a ruling coalition saying they don't want to go with the alliance will attract disqualification.

Whip

- **About**: A whip is an **official of a political party** who acts as the party's 'enforcer' inside the legislative assembly or house of parliament.
  - India inherited the concept of the whip from the **British parliamentary system.**
  - A whip in parliamentary parlance is also a written order that party members be present for an important vote, or that they vote only in a particular way.
- **Constitutional status:** The office of 'whip', is **mentioned neither in the Constitution of India nor in the Rules of the House nor in a Parliamentary Statute**. It is based on the **conventions** of the parliamentary government.
  - Under the **Tenth Schedule (anti-defection law)** a political party has a constitutional right to issue a whip to its legislators.
- **Appointment**: Parties appoint **a senior member** from among their House contingents to issue whips - this member is called a Chief Whip, and he/she is assisted by additional Whips.
- **Role of whips:** They try to ensure that their **fellow political party legislators attend voting sessions** and vote according to their party's official policy.
  - A legislator may face **disqualification** proceedings if she/he **disobeys the whip of the party** unless the number of lawmakers defying the whip is 2/3rds of the party's strength in the house.
  - Disqualification is **decided by the Speaker** of the house.
- **Limitations of whip**: There are some cases such as **Presidential elections where whips cannot direct** a Member of Parliament (MP) or Member of Legislative Assembly (MLA) to vote in a particular fashion.
- **Types of whips**: There are **three types** of whips or instructions issued by the party:
  - **One-line whip**: Issued to inform members of a party **about a vote.** It allows a member to abstain in case they decide not to follow the party line.
  - **Two-line whip:** Issued to direct the members to be **present in the House** at the time of voting.
  - **Three-line whip:** Issued to members directing them to **vote as per the party line.**

THE HINDU Page 6

RASHTRIYA RAKSHA UNIVERSITY

(Syllabus: GS Paper 2 - Polity & Governance)

Karnataka to get Raksha university campus

The Hindu Bureau
BENGALURU

Karnataka will get a campus of the prestigious Rashtriya Raksha University, Gandhinagar, to be established at Shivamogga. It will start functioning from the 2023-24 academic year.

Karnataka Home Minister Araga Jnanendra made the announcement here on Tuesday.

Context: Karnataka will get the campus of the prestigious **Rashtriya Raksha University,** Gandhinagar, to be established at Shivamogga.

Rashtriya Raksha University

- **About**: Government set up a national police university named **Rashtriya Raksha University by upgrading the Raksha Shakti University** which was established by the Government of Gujarat in 2010.
  - The University, which is an **Institution of National Importance**, commenced its **operations from 1st October, 2020.**
  - **Institute of National Importance (INI)** is a status that may be conferred on a premier public higher education institution in India by an act of Parliament of India, an institution which "serves as a pivotal player in developing highly skilled personnel within the specified region of the country/state".
- **Objectives**: It was set up to **meet the need for high quality trained manpower** in various wings of policing, criminal justice and correctional administration.
- **Functions**: The University will **develop synergies with the private sector** by leveraging knowledge and resources from the industry .
  - It would also set up **Centres of Excellence** in various fields relating to police and security.
  - It **offers academic programs** from diploma to doctorate level in various areas of policing and internal security such as police science and management, criminal law and justice, cyber psychology, information technology, artificial intelligence and cyber security, crime investigation, strategic languages, internal defence and strategies, physical education and sports, coastal and maritime security.

ECONOMIC TIMES

Page 6

GRIEVANCE APPELLATE COMMITTEE

(Syllabus: GS Paper 2 - Govt. Policies & Interventions)

GACs may Force Social Cos to Bulk Up Legal Teams

Social media intermediaries will need to add resources to implement the decisions of GACs

Suraksha.P@timesgroup.com

Bengaluru: The setting up of Grievance Appellate Committees (GACs), which will be operational from Wednesday, will lead to a sharp increase in compliance requirements by social media intermediaries as they might need to bulk up their legal teams to file responses and argue their case when users appeal to GACs. Industry sources said Meta Inc will ramp up human resources for dealing with summons from GACs depending on the kind of volume of appeals, as it is a legal requirement.

They said Meta's content takedown is currently done mostly by artificial intelligence technologies (AI), and that the actual number of complaints received by Meta's grievance officers is less than the content that is actioned through AI. The GACs come into effect from March 1.

ET reported on Tuesday that the National Informatics Centre (NIC) had developed a technology platform to process these user complaints against social media companies. The platform will automatically segregate the complaints - made to the government-appointed Grievance Appellate Committees (GACs) – and escalate those that require intervention to its three sub-committees.

Significant social media intermediaries (SSMIs) such as Google and Facebook will have to be a part of the platform to address complaints and will have to file their responses to the grievances via the portal.

Meanwhile, homegrown social media platform Koo's cofounder Mayank Bidawatka told ET that if they remove content, it has clear and transparent reasons for removal, which are public. "We have a robust structure to handle complaints of any sort with a turnaround time of 24 hours," he said.

"The operations team multi-tasks and the same team handles multiple operations. This structure enables us to handle more with less," Bidawatka explained.

An adverse decision by the GAC can result in determination of fault and liability on the part of the social media intermediaries in relation to violation of the IT Rules and they may incur exorbitant compliance costs and financial penalties for providing the consumer a better dispute resolution process, Vinay Butani, partner, Economic Laws Practice, told ET.

"This will lead to an increase in workload on the social media intermediaries," he said.

Social media intermediaries have grievance officers who are currently appointed to handle complaints and determine the next course of action.

The GACs are appellate bodies that will either uphold the decision of the grievance officers, overrule the decisions, or recommend different actions than those recommended by the grievance officers, Pranav Srivastava, Partner, Phoenix Legal, said. "This necessarily means social media intermediaries will need to dedicate additional resources to implement decisions of the appellate body. In addition, grievance officers of social media intermediaries like Meta, Twitter, etc may also be more cautious and may also take more time given that complaints resolved now may be taken to GACs by the users," Srivastava said.

They may also need more staff to handle user complaints and GAC decisions, he said.

Samudra Sarangi, Partner, Panag and Babu, told ET that when an appeal is filed, social media intermediaries must engage lawyers and represent themselves before the GACs which will be an added cost for the companies in addition to having grievance mechanisms installed in the first place.

AT HAND



- SMIs may need to ramp up human resources to handle users' complaints, GAC ruling
- At present firms have grievance officers who decide on the next course of action
- SMIs must engage lawyers to represent views before GACs which will be an added cost

MC ESCHER *Hand with Reflecting Sphere*



MAYANK BIDAWATKA
Cofounder, Koo

The operations team (of Koo) multi-tasks and the same team handles multiple operations. This structure enables us to handle more with less

FOR FULL REPORT, GO TO www.economictimes.com

Context: The setting up of **Grievance Appellate Committees (GACs)**, which will be operational from March 1, will lead to a sharp increase in compliance requirements by social media intermediaries as they might need to bulk up their legal teams to file responses and argue their case when users appeal to GACs.

Grievance Appellate Committee (GAC)

- **About**: It is a critical piece of overall **policy and legal framework** to ensure that the Internet in India is Open, Safe & Trusted and Accountable.
  - The GAC will be a **virtual Digital platform** that will operate only online and digitally - wherein the entire appeal process, from filing of appeal to the decision thereof, shall be conducted digitally.
- **Legal Status**: It is established under the amended **Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021 (IT Rules, 2021).**
- **Need**: The need for GAC was created **due to large numbers of grievances being left unaddressed** or unsatisfactorily addressed by Internet Intermediaries.
- **Objectives**: To create a **culture of responsiveness** amongst all Internet Platforms and Intermediaries towards their consumers.
- **Appeal**: Users will have the option to appeal against decision of the grievance officer of the social media intermediaries and other online intermediaries before this new **appellate body.**
  - The Committee will endeavour to address the user's appeal within a **period of 30 days.**
  - **Periodic reviews** of GACs and reporting and disclosures of GAC orders will also be part of the process.

PIB

MARCH 1

ABHA APP

(Syllabus: GS Paper 2 - Health)

25 crore health records of individuals linked to their ABHA (Ayushman Bharat Health Account) for anytime access

Context: Over 25 crore health records of individuals have been linked to their **ABHA (Ayushman Bharat Health Account).**

- These records can be easily accessed and managed by the individuals using any of the **Ayushman Bharat Digital Mission (ABDM)**-enabled health apps.
- The digitally available health records will enable the ABHA holders in availing paper-less health services across the ABDM network.

ABHA App

- **About**: In 2022, The **National Health Authority (NHA)** under its flagship scheme of ABDM launched a revamped ABHA mobile application.
  - It was previously known as the **National Digital Health Mission' Health Records app.**
- **Key Features**: The ABHA mobile application enables an individual to create an ABHA address, an easy-to-remember username that can be linked with the **14-digit randomly generated ABHA number.**
  - The updated version of the ABHA app has a **new User Interface and added functionalities** that enable individuals to access their health records anytime and anywhere.
  - The mobile application also enables users to **link their health records created at Ayushman Bharat Digital Mission** compliant health facility and view them on their smartphones.
- **Limitations**: The sharing of digital health records is only **permitted with the individual's consent**, which might be permanent, temporary, or time-bound.
- **Significance**: This data can be anonymised and used for **research and epidemiological analysis.**

PIB MARCH 1

BUSINESS 20 (B20)

(Syllabus: GS Paper 2 - International Organization)

Aizawl to host the second B20 event from 1-3 March 2023

Context: From 1-3 March 2023, Aizawl will host the second of four **B20 India events** scheduled in the Northeast.

Key Points

- It will **highlight the opportunities for multilateral business partnerships** that the state can offer to delegates in urban planning, infrastructure, bamboo, startups, skill development, nursing, and paramedics.
- **Chapchar Kut**, which is a spring festival of Mizoram, will be showcased to the delegates at AR Ground on day three, to conclude the B20 conference in Aizawl.
- The four B20 events slated for the Northeast are intended to highlight the **untapped potential and opportunities of the Northeast States.**

Business 20 (B20)

- **About**: It is the **official G20 dialogue forum** for the global business community.
- **Objectives**: B20 represents the G20 business community and **mobilises views of global business leaders** on global economic and trade governance.
    - The B20 **provides tangible policy suggestions** to each rotating presidency in order to boost economic growth and development.
- **Functions**: During the B20 Summit, the B20 sends its **final recommendations to the G20 Presidency**.

TIMES OF INDIA

Page 1

ERYTHRITOL

(Syllabus: GS Paper 3 - Sci & Tech)

Artificial sweetener erythritol ups heart attack risk: Study

Increases Blood Clotting, Says Survey On 4,000 People In US, Europe

DurgeshNandan.Jha
@timesgroup.com

For people suffering from diabetes or obesity, artificial sweeteners have long been an alternative source of sugar that is considered healthier. It helps control blood sugar levels and achieve weight loss, its proponents claim.

However, a new study conducted by the Cleveland Clinic, which has been published in 'Nature Medicine' journal, warns there could be long-term risks from using artificial sweeteners as a substitute to sugar. Erythritol is a popular artificial sweetener that is widely available in India and abroad.

The study claims that long term use of this particular artificial sweetener is associated with an increased risk of heart attack and stroke. It is based on research that involved 4,000 people in the US and Europe, some of whom were already at high risk for cardiovascular diseases.

The Cleveland Clinic researchers also examined the effects of adding erythritol to either whole blood or isolated platelets, which are cell fragments that clump together to stop bleeding and contribute to blood clots. In a press statement it said, results revealed that erythritol made platelets easier to activate and form a clot. "Sweeteners like erythritol, have rapidly increased in popularity in recent years but there needs to be more in-depth research into their long-term effects," said author Stanley Hazen, MD, PhD, chairman for the Department of Cardiovascular & Metabolic Sciences in Lerner Research Institute and co-section head of Preventive Cardiology at Cleveland Clinic.

Getty Images/iStockphoto



Erythritol is poorly metabolised by the body, the study said

Erythritol is about 70% as sweet as sugar and is produced through fermenting corn. After ingestion, erythritol is poorly metabolised by the body. Instead, it goes into the bloodstream and leaves the body mainly through urine. The human body creates low amounts of erythritol naturally, so any additional consumption can accumulate, the researchers have pointed out.

The study had several limitations, including that clinical observation studies demonstrate association and not causation, they add. "Our study shows when participants consumed an artificially sweetened beverage with an amount of erythritol in processed foods, markedly elevated levels in the blood are observed for days — levels well above those observed to enhance clotting risks," said Dr Hazen.

Dr Anoop Misra, chairman, Fortis C-Doc said the study shows risk of erythritol on clotting and enhanced cardiac risk. We always advise patients to take a limited amount of artificial sweeteners, and after this study, this advice will be changed to no artificial sweeteners," he said.

Dr Mohit Gupta, professor of cardiology, said studies have shown paradoxical weight gain in those consuming sweeteners and puts them at a risk of developing metabolic syndrome. "The harms are associated with the consistency of use but occasional or modest consumption might also put a person at risk. It is interesting to note that industry driven studies and articles were more likely to show weight reduction as compared to the actual one," he explained.

Context: A new study warns there could be **long term risks from using artificial sweeteners** as a substitute to sugar.

- **Erythritol** is a popular artificial sweetener that is widely available in India and abroad.

Key Findings of the study

- Long term use of this particular artificial sweetener is associated with an **increased risk of heart attack and stroke.**
- Erythritol made platelets easier to activate and **form a clot.**
- After ingestion, erythritol is **poorly metabolised** by the body.
- Instead, it goes into the bloodstream and leaves the body mainly through urine.
- The human body **creates low amounts of erythritol naturally**, so any additional consumption can accumulate, the researchers have pointed out.

Erythritol

- **About**: It is an **organic compound** - a naturally-occurring, four-carbon sugar alcohol (or polyol).
- **Usage**: It is used as a food additive and sugar substitute.
  - Erythritol is **60–70% as sweet** as sucrose (table sugar).
  - However, **erythritol** is almost completely noncaloric, and does not affect blood sugar or cause tooth decay.
- **Synthesis**: It is **synthesized from corn** using enzymes and fermentation.

DTE

MARCH 1

ADENOVIRUS

(Syllabus: GS Paper 3 - Sci & Tech)

Paediatric beds fill up in West Bengal as adenovirus spreads, 3 deaths recorded

Doctors have seen an at least 50 per cent increase in cases this year compared to usual

By Taran Deol
Published: Tuesday 28 February 2023



Context: West Bengal is in the grip of an unprecedented adenovirus outbreak.

- Of the 500 samples tested by the **National Institute of Cholera and Enteric Diseases (NICED)** from January-February this year, 33 per cent tested positive for this respiratory virus.

Adenovirus

- **About**: Adenoviruses are **common viruses** that cause a range of illnesses. They can cause cold-like symptoms, sore throat, bronchitis, pneumonia, diarrhoea and pink eye(conjunctivitis).
  - Adenoviruses are **non-enveloped, double-stranded DNA viruses.**
- **Origin**: They were first discovered in the **human adenoid tissue** in 1953 by Rowe and his colleagues.
- **Transmission**: Adenoviruses are usually spread from an i**nfected person to others** in the following way:
  - **Close personal contact,** such as touching or shaking hands
  - Air transmission through coughing and sneezing
  - **Touching** an object or surface with adenoviruses on it, then touching mouth, nose or eyes before washing hands.
- **Treatment**: There is **no specific treatment** for people with adenovirus infection.
  - Most adenovirus infections are mild. So these infections may require only to **relieve symptoms,** such as over-the-counter pain medicines or fever reducers.

National Institute of Cholera and Enteric Diseases (NICED)

- **About**: NICED is **an Indian medical institute** that conducts research and develops prevention and treatment and control strategies related to enteric diseases and HIV/AIDS.
  - NICED is affiliated to and financed by **Indian Council of Medical Research.**
- **Headquarter**: Located at **Kolkata**, West Bengal.

DTE

MARCH 1

LOESS PLATEAU

(Syllabus: GS Paper 1 - Geography)



The Yellow River has been known as 'China's sorrow'. Now we know who was responsible

Deforestation, erosion on the Loess Plateau caused the Chinese to construct levees to tame the river, in turn, worsening the risk of flooding

By Rajat Ghai

Published: Monday 27 February 2023

Context: While much of the blame has been put on the upstream **Loess Plateau** the devastating floods in the Yellow River, a new study has noted that the Chinese practice of building embankments is also to blame.

- The study pointed the Chinese **practice of building mud embankments** - especially during the Imperial Period - to 'tame' the river as having only made matters worse.

Loess Plateau

- **About**: The **Chinese Loess Plateau, or simply the Loess Plateau,** is a plateau in north-central China formed of loess, a clastic silt-like sediment formed by the accumulation of wind-blown dust.
- **Location**: It is located **southeast of the Gobi Desert** and is surrounded by the Yellow River.
    - It includes parts of the Chinese provinces of **Gansu, Shaanxi and Shanxi.**
- **Erosional features**: Wind escarpments, loess vertical joints and gullies are present.

Yellow River

- **About**: Yellow River or Huang He is the **second-longest river in China,** after the Yangtze River, and the **sixth-longest river system in the world** at the estimated length of 5,464 km.
    - The river has long been critical to the development of northern China, and is regarded by scholars as one **cradle of civilization.**
- **Origin**: Originating in the **Bayan Har Mountains in Qinghai province** of Western China, it flows through nine provinces, and it empties into the Bohai Sea near the city of Dongying in Shandong province.

DST

MARCH 1

KODAIKANAL SOLAR OBSERVATORY

(Syllabus: GS Paper 1 - Geography)

Digitisation of longest continuous solar observations can help explore impact of variations of the Sun on climate

Context: The longest continuous observations of the Sun taken from **Kodaikanal Solar Observatory (KoSO)** - one of the oldest astronomical observatories have been digitised and made available for community use.

- The **digitised record of solar observations** over more than 100 years taken on photographic plates/films can help scientists around the world strengthen their studies of solar variability and its impact on climate, spanning it over a longer time scale.

Kodaikanal Solar Observatory

- **About**: It is a solar observatory owned and operated by the **Indian Institute of Astrophysics.**
  - The Indian Institute of Astrophysics (IIA), with its headquarters in Bengaluru, is an autonomous research institute wholly financed by the **Department of Science and Technology,** Government of India.
  - IIA conducts research primarily in the areas of **astronomy, astrophysics and related fields.**
- **Location**: It is on the s**outhern tip of the Palani Hills** 4 kilometres (2.5 mi) from Kodaikanal.
  - The **Palani Hills** are a mountain range in the southern Indian states of **Kerala and Tamil Nadu.**
- **Staffs and Members:** They have a full-time staff of two scientists and three technicians.
- **Functions**: **Ionospheric soundings, geomagnetic, F region vertical drift and surface observations** are made here regularly.
  - Solar data collected by the lab is the oldest continuous series of its kind in India.
  - Precise observations of the **equatorial electrojet** are made here due to the unique geography of Kodaikanal.
  - Summaries of the data obtained are sent to national **(India Meteorological Department)** and global **(World Meteorological Organization, Global Atmosphere Watch)** data centers.
- **Achievements**: The **Evershed effect** was first detected at this observatory in January 1909.
  - The Evershed effect, named after the British astronomer John Evershed, is the **radial flow of gas across the photospheric surface of the penumbra of sunspots** from the inner border with the umbra towards the outer edge.

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