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INDIAN EXPRESS

Page 7

HAMPI AND KHAJURAHO SITE

(Syllabus: GS Paper 1 - Indian Art and Heritage)

Hampi, Khajuraho on list for G20 culture track

DIVYA A
NEW DELHI, OCTOBER 16

AS PART of India's G20 Presidency between December 2022 and November 2023, the Government is planning to host five key meetings focusing on the "culture track" at Khajuraho, Bhubaneswar, Hampi and Agra, *The Indian Express* has learnt.

These cities have been chosen mainly for well-known monuments and UNESCO World Heritage Sites such as Taj Mahal and Agra Fort (UP), the Hindu and Jain temples of Khajuraho (Madhya Pradesh), the Konark Sun Temple around 65 km from Bhubaneswar (Odisha), and the sites at Hampi (Karnataka). Agra will host two of the five meetings, it is learnt.



Five meetings include one at Hampi in Karnataka. *Express*

The Government had announced last month that there will be 215 meetings in all, spread across 55 sites, covering most states during India's G20 presidency. The main summit will be held in September at Delhi's International Exhibition Cum Convention Centre at Pragati Maidan, which is presently under construction and will be ready by mid-2023.

For the culture track, a G20 Secretariat has been set up in the

CONTINUED ON PAGE 2

Context: As part of India's G20 Presidency, the Government is planning to host five key meetings focusing on the "culture track" at Khajuraho, Bhubaneswar, Hampi and Agra.

Khajuraho Site

- **Khajuraho Group of Monuments**: a collection of Hindu and Jain temples located around 175 kilometres (109 miles) southeast of Jhansi in Madhya Pradesh (in the Chhatarpur district).
- **Built**: between 950-1050 AD by the **Chandela Dynasty**.
- **Geographical Location**: The temple site is situated within Vindhya Mountain range.
- **Key features:** known for their **sexual sculptures and Nagara-style architectural symbolism**.
  - composed of sandstone, with a nearly buried granite base.
  - The **Vaishnavism School of Hinduism, Shaivism School of Hinduism, and Jainism** all have temples in Khajuraho.
- **Status of UNESCO's World Heritage Site**: Declared in 1986.
- **Historical mentions:** Reported for the first time by Abu Rihan al Biruni in AD 1022 and Ibn Battuta in AD 1335.

Hampi Site

- **Hampi**: It is the 14th century **capital of the Vijayanagar Empire** (14th-16th century CE), the **last great Hindu Kingdom.**
- **Location**: situated on the **banks of the Tungabhadra River (Bellary District)** in the eastern part of central Karnataka near the state border with Andhra Pradesh.
- **Key features**: noted for their large dimensions, florid ornamentation, bold and delicate carvings and stately pillars which include **subjects from the Ramayana and the Mahabharata.**
- **Important architectural remains:** Mahanavami Dibba, a variety of ponds and tanks, and the row of pillared Mandapas.
- **Other ancient names**: Pampa Kshetra, Kishkindha kshetra and Bhaskara kshetra.
- **Famous places:** Krishna temple complex, Narasimha, Ganesa, Hemakuta group of temples, Achyutaraya temple complex, Vitthala temple complex, Pattabhirama temple complex, Lotus Mahal complex, etc.
- **World Heritage site by UNESCO:** declared in 1986 and is **also called the "World's Largest Open-air Museum".**

LIVEMINT Page 1

GLOBAL HUNGER INDEX

(Syllabus: GS Paper 2 - Issue related to Poverty and Hunger)

Can we trust the Global Hunger Index ranking?

By Tauseef Shahidi

In a repeat of 2021, the government dismissed the Global Hunger Index (GHI) report in 2022 as well, after it ranked India at 107 out of 121 countries. The government said that the index is erroneous and suffers from serious methodological issues. *Mint* takes a closer look.

Context: In a repeat of 2021, the government dismissed the Global Hunger Index (GHI) report in 2022 as well, after it ranked India at 107 out of 121 countries.

Global Hunger Index

- **About**: tool for comprehensively measuring and tracking hunger at global, regional, and national levels.
- **Based on the values of four component indicators:** **Undernourishment**, Child **stunting**, Child **wasting** and Child **mortality**.
- **Score calculation**: on a 100-point scale reflecting the severity of hunger - zero is the best score (implies no hunger) and 100 is the worst.
  - It is annual report and each set of GHI scores uses data from a 5-year period.
- **Prepared by** European NGOs of Concern Worldwide and Welthungerhilfe.

Global Hunger Index (GHI) 2022

- **India's Rank**: India **ranked 101 out of 116 countries** in the Global Hunger Index (GHI) 2021.
  - India has a **score of 29.1 which places it under 'serious' category.**
- **India's Performance in the 4 Indicators:**
  - **Child Wasting (low weight for height)**: India's child wasting rate (low weight for height), at 19.3%, is worse than the levels recorded in 2014 (15.1%) and even 2000 (17.15%).
  - **Undernourishment (lack of micronutrient deficiencies or insufficiencies)**: Prevalence of undernourishment has also risen in the country from 14.6% in 2018-2020 to 16.3% in 2019-2021.
  - **Child Stunting (low height for age)**: has declined from 38.7% to 35.5% between 2014 and 2022.
  - **Child mortality (mortality rate under the age of five):** dropped from 4.6% to 3.3% in the same comparative period.
- **India and Neighboring Countries**: Among the South Asian countries, India is ranked below Sri Lanka (64), Nepal (81), Bangladesh (84), and Pakistan (99).
  - **Afghanistan (109) is the only country** in South Asia that **performs worse than India on the index.**
  - China, with a score of less than 5, has topped the chart.
- **Top five countries in GHI 2022**: Belarus, Bosnia & Herzegovina, Chile, China and Croatia are the.
- **Bottom of the index:** Chad, Democratic Republic of Congo, Madagascar, Central African Republic and Yemen.

THE HINDU Page 13

INDIA'S G20 PRESIDENCY

(Syllabus: GS Paper 2 - International relations)

'Many challenges as India takes up G20 presidency'

Sriram Lakshman
WASHINGTON DC

India would be taking over the Group of Twenty (G20) presidency at "a time when there are so many challenges", Finance Minister Nirmala Sitharaman has said.

Speaking to reporters on Saturday night, towards the end of her visit to Washington for the World Bank and International Monetary Fund annual meetings, Ms. Sitharaman said that the current G20 President, Indonesia, had been through "a very difficult year" in the context of the geopolitical tensions.

This had resulted in the G20, which met in Washington this past week, not agreeing to a joint communique. Indonesia had, instead, issued a "G20 Chair's Summary".

Ms. Sitharaman said that Indonesia had done its best and "remained calm" while trying to bring the group together.

"So we will also be taking the presidentship at a time when there are so many challenges. So we'll have to work together with the membership to see how best we can navigate this whole thing," she said. When asked by *The Hindu*, later, if she wanted to elaborate on the differences, the Minister declined, saying these were being discussed with countries.

A lot more nimble

The Common Framework, a 2020 G20 initiative for debt sustainability, was not performing as much as expected and had "inherent handicaps", she said. "And there is a collective agreement that we have to make it a lot more nimble, so that countries can, you know, be ready to take it up," she said. Only a few countries were interested in subscribing to debt restructuring via the Common Framework, she said, and that too these were from the pre-COVID era, while the number of countries with vulnerabilities had grown post-COVID.

"And therefore, this issue of the Common Framework itself having to be tweaked or fine-tuned is an issue on which most countries agreed," Ms. Sitharaman said.

On the G20 Chair's Summary, the Minister said India's positions were factored in, such as dropping references on private finance in the climate finance context, and the Organisation for Economic Co-operation and Development's (OECD) initiatives on tracking countries' carbon mitigation progress, while including a reference to Multilateral Development Banks (MDB) reviewing G20 recommendations on the MDBs' Capital Adequacy Framework.


Nirmala Sitharaman

'ED is independent'

Asked about the perception that the Enforcement Directorate (ED) and the Income Tax Department "go after" sections of civil society and private capital, Ms. Sitharaman insisted that the ED was "completely independent".

Think tanks such as the Centre for Policy Research, the Independent and Public-Spirited Media Foundation, and Oxfam India have recently been the subject of searches by authorities, and the government has been accused of weaponising institutions against detractors and critics.

"Well, ED is completely independent in what it does and it is an agency which follows on predicate offences. The first offence is already picked up by any other agency, whether it is a CBI (Central Bureau of Investigation) or any other agency..." she said.

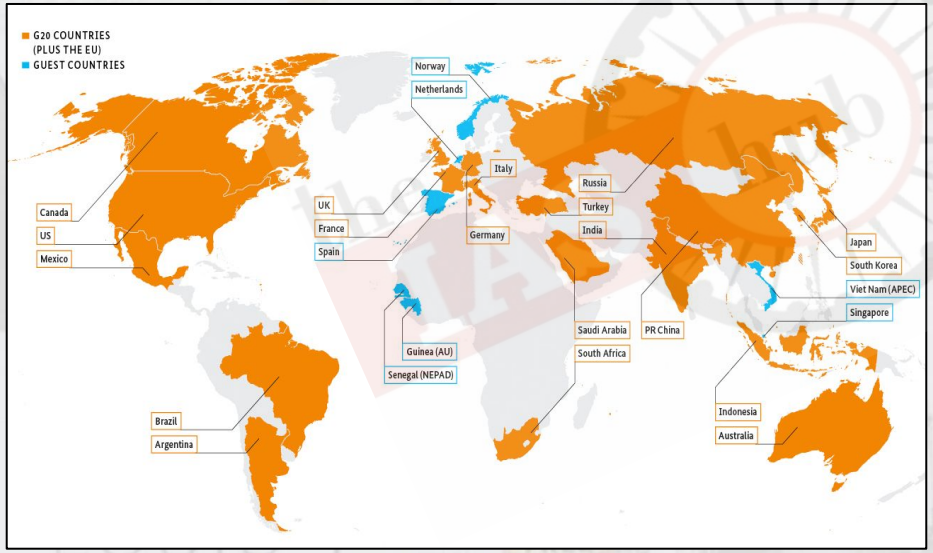
"But certainly, there are instances which are so standing out and if the ED goes there, it is with some *prima facie* evidence in its hand," she said.

Asked by *The Hindu* if she had raised the issue of the strength of the U.S. dollar with U.S. Treasury Secretary Janet Yellen, the Minister said, "No, I didn't." However, responding to a question on her assessment of the rupee sliding, Ms. Sitharaman later said, "First of all, I would look at it not as 'rupee sliding', I would look at it as dollar strengthening; dollar strengthening incessantly."

The Minister said the INR had performed much better than many other emerging market currencies (against the U.S. dollar) and that the Reserve Bank of India (RBI) was involved in ensuring there was "not too much volatility", and was not trying to intervene in the market to fix the value of the rupee.

"Containing the volatility is the only exercise that RBI is involved in. And I've said this before – the rupee will find its own level," Ms. Sitharaman said.

The rupee is trading at above the 82-level against the U.S. dollar.



Context: India would be taking over the Group of Twenty (G20) presidency at "a time when there are so many challenges", Finance Minister Nirmala Sitharaman has said.

India's G20 PRESIDENCY

- **India to host G20 Summit in 2023**: The 17th G20 Heads of State and Government Summit will take place in Bali.
  - After Indonesia, India will assume the presidency of the G20 from December 2022 to November 2023.
  - India is assuming the Presidency of the G20 for one year.
- **Guest Countries**: India, as G20 Presidency, will be **inviting Bangladesh, Egypt, Mauritius, Netherlands, Nigeria, Oman, Singapore, Spain and UAE as Guest countries.**
- **Troika:** During the Presidency, **India, Indonesia and Brazil would form the troika**.
  - This would be the first time when the troika would consist of three developing countries and emerging economies, providing them a greater voice.
  - **Troika refers to the top grouping within the G20** that **consists of the current, previous and the upcoming presidencies** (Indonesia, India and Brazil).
  - **Italy, Indonesia, and India are the Troika countries right now** and Indonesia holds the current Presidency.

G20

- **Origin**: formed in 1999 in the backdrop of the financial crisis of the late 1990s that hit East Asia and Southeast Asia in particular.
- **Aim and objective**: to secure global financial stability by involving middle-income countries.
- **Members**: Argentina, Australia, Brazil, Canada, China, France, Germany, India, Indonesia, Italy, Japan, Republic of Korea, Mexico, Russia, Saudi Arabia, South Africa, Turkey, the United Kingdom, the United States and the EU.
- **Presidency**: The presidency of the G20 rotates every year among members, and the country holding the presidency, together with the previous and next presidency-holder, **forms the 'Troika' to ensure continuity of the G20 agenda.**
- **No permanent secretariat:** The incumbent chair establishes a temporary secretariat for the duration of its term.
- **G20 Sherpa:** The agenda and work are coordinated by the **personal representative of a head of state or head of government of the G20 countries**, known as 'Sherpas', who **work together with the finance ministers and governors of the central banks.**

TIMES OF INDIA

Page 2

SECURE HIMALAYA PROJECT

(Syllabus: GS Paper 3 - Env & Eco)

Unique model to tie snow leopard tourism with habitat protection

Vishwa.Mohan@timesgroup.com

Leh/New Delhi: Come winter, many wildlife enthusiasts head for Himalayan heights to spot snow leopards, a critically endangered species — found in Ladakh, Jammu & Kashmir, Himachal Pradesh, Uttarakhand, Sikkim and Arunachal Pradesh. Though only a few are lucky enough to catch a sight of the elusive big cats, the environment ministry in association with the United Nations Development Programme (UNDP) has been implementing a unique model to conserve their habitats so that more and more people can have an opportunity to spot them.

The model involving local communities in Ladakh under the 'Secure Himalaya' project will not only protect the big cats but provide alternative livelihood opportunities to the people in the region.

The move is linked to community-based tourism and promotion of traditional natural farming in scarce farmlands which can be replicated not only at other snow leopard habitats but also in tiger and elephant reserves with region-specific tweaks across the country to prevent incidents of human-wildlife conflicts.



'GHOST OF THE MOUNTAINS': There is no clarity on the number of snow leopards, but its estimated number in India was put at 516 in 2016

"Local communities in Ladakh have lived in coexistence with snow leopards for centuries. However, due to climate change and increasing human populations, snow leopards are facing disturbance to their habitat. A way to resolve this is to develop alternative livelihood models that reduce people's dependence on snow leopard habitats to access natural resources," said Tanuj Nagpal, state project officer, Secure Himalaya.

Nagpal told **TOI** in Leh that community-based tourism, including rural homestay facilities for visitors, and mushroom cultivation are among the activities which are being promoted in the Rong Valley, a snow leopard habitat.

The 'Secure Himalaya' project, funded by the Global Environment Facility, supports the government's efforts for conservation of snow leopard and its habitat by developing and implementing a landscape-based approach for Himalayan ecosystems, and addresses key issues of habitat degradation, threatened livelihoods and illegal trade in wildlife.

Conservation Efforts by India

- Identified the **snow leopard as a flagship species** for the high altitude Himalayas.
- **Party to the Global Snow Leopard and Ecosystem Protection (GSLEP)** Programme since 2013.
- **HimalSanrakshak community volunteer programme,** to protect snow leopards, launched in October 2020.
- **National Protocol** was launched on Snow Leopard Population Assessment which has been very useful for monitoring populations.
- **Project Snow Leopard (PSL)** was launched in 2009 to promote an inclusive and participatory approach to conserve snow leopards and their habitat.
- **Snow Leopard is on the list of 21 critically endangered species** for the recovery programme of the Ministry of Environment Forest & Climate Change.

Context: The environment ministry in association with the United Nations Development Programme (UNDP) has been implementing a unique model to conserve Snow leopard habitats so that more and more people can have an opportunity to spot them.

SECURE Himalaya Project

- **Launched in 2017**: a **6 year project to ensure conservation of locally and globally significant biodiversity**, land and forest resources in high Himalayan ecosystem spread over four states viz. **Himachal Pradesh, Jammu and Kashmir, Uttarakhand and Sikkim.**
- **Launched by:** Union Ministry of Environment, Forests and Climate Change (**MoEFCC**) in association with the United Nations Development Programme (**UNDP**).
- **Nodal Ministry**: Ministry of Environment, Forest and Climate Change.
- **Key focus areas**: **protection of snow leopard** and other endangered species and their habitats and also securing livelihoods of people in region and enhancing enforcement to reduce wildlife crime.
- **Funding**: Global Environment Facility (GEF)-United Nations Development Programme (UNDP) funded the project.

Snow Leopard

- **Scientific Name**: Panthera uncia
- **Top Predator**: act as an indicator of the health of the mountain ecosystem in which they live, due to their position as the top predator in the food web.
- **Habitat**: Mountainous regions of central and southern Asia.
  - Western Himalayas: Jammu and Kashmir, Himachal Pradesh.
  - Eastern Himalayas: Uttarakhand and Sikkim and Arunachal Pradesh.
- **Snow Leopard capital of the world**: Hemis, Ladakh.
  - Hemis National Park is the biggest national park in India and also has a good presence of Snow Leopard.
- **Protection Status:**
  - **IUCN-World Conservation Union's Red List**: Vulnerable
  - **Convention on International Trade of Endangered Species (CITES):** Appendix I (lists species that are the most endangered among CITES-listed animals and plants.)
  - **Indian Wildlife (Protection) Act 1972**: Schedule I (High protection)
  - **Convention on Migratory Species (CMS)**: highest conservation status

ECONOMIC TIMES

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CHINA-PLUS-ONE STRATEGY

(Syllabus: GS Paper 3 - Economy)

MNCs in India See Country as Key to China+1 Strategy

India's focus on reforms will lead to $475 b FDI opportunities in next 5 years: Report

Our Bureau

New Delhi: Most multinational companies (MNCs) already present in India see the country as an alternative for their China+1 strategy, with their optimism driven both by short-term as well as long-term prospects, according to a CII-EY survey report.

The survey, 'Vision 'Developed India' Opportunities and Expectations of MNCs', conducted jointly by EY and CII showed that 71% of MNCs considered India to be an attractive investment destination for their global expansion. An overwhelming 96% of the respondents were positive about the Indian economy in the long run, it said.

The MNCs also said the Indian economy would perform significantly better in 3-5 years.

India's focus on reforms and economic growth will give rise to foreign direct investment (FDI) opportunities of $475 billion in the next five years, it said.

FDI in India has risen consistently in the last decade, with an FDI inflow of $84.8 billion in FY22 despite the impact of the Covid-19 pandemic and geopolitical developments on investment sentiment.

MNCs appreciate the impact of GST, the government's digital push in various spheres, and transparency in taxation, among other reforms.

"It (India) is seen as an emerging manufacturing hub in global value chains, a growing consumer market, and a global leader in the digital transformation of government and private sectors alike," said Sudhir Kapadia, partner - tax and regulatory Services, EY India.

According to the survey, the top expectations from the government include continuity in reforms to enhance ease of doing business, faster implementation of infra projects, early closure of free trade pacts and GST reforms.

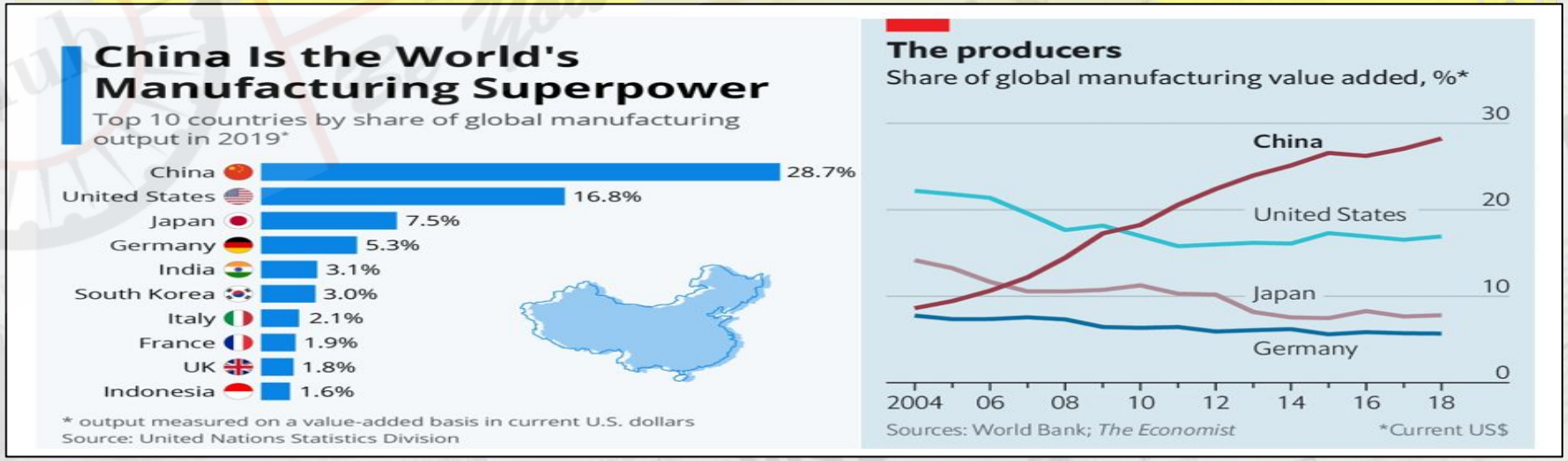
KEY EXPECTATIONS

MNCs seek continuity in reforms to enhance ease of business, faster implementation of infra projects, early closure of FTAs, GST reforms

Context: India should capitalise on the 'China+1' strategy, avoid protectionism and correct inverted duty structure to boost its export competitiveness, a State Bank of India Research note said.

China-plus-one strategy

- **Origin**: Coined way back in 2013, it is a global business strategy.
- **China-Plus-One, or just Plus One**: It refers to a strategy in which companies avoid investing only in China and diversify their businesses to alternative destinations.
  - The "China, plus one" strategy is **about still using the resources allocated in China, but adding lower wages to the mix.**
  - **Due to rising labour cost in India, manufacturing firms are diverting some of the resources to low cost economies** while still using their facilities in China as shifting entire production at once is not possible.
- **Measures taken by the government:**
  - **Amalgamation of Labour laws:** into four codes will help expand manufacturing and attract investments
  - **Promotion of a culture of resolution:** with the **Insolvency and Bankruptcy Code and Arbitration and Conciliation (Amendment) Act, 2019.**
  - **Sector level manufacturing:** The government has launched **Production-Linked Incentive scheme** which proposes a financial incentive to boost domestic manufacturing and attract large investments in the White Goods manufacturing value chain.



BUSINESS STANDARD

Page 4

DIGITAL BANKING UNITS (DBUS)

(Syllabus: GS Paper 3 - Economy)

A big step towards 'ease of living', says PM Modi

NIKESH SINGH
New Delhi, 16 October

Prime Minister Narendra Modi on Sunday said the 75 digital banking units (DBUs) in 75 districts is a big step towards 'ease of living' for common citizens and will open up a whole new world of possibilities by combining financial partnerships with digital partnerships.

Inaugurating the 75 DBUs virtually, Modi said the special banking system shall work to provide maximum services from minimum digital infrastructure. "It will also simplify the banking procedure while providing a robust and secure banking system. In a village, in a small town, when a person takes the services of a digital banking unit, everything from sending money to taking loans will become easy, online," he added.

In her FY23 Budget speech, Finance Minister Nirmala Sitharaman announced that 75 DBUs would be set up to ensure that the benefits of digital banking reach every nook and corner of the country in the 75th year of Independence.

As many as 11 public sector banks, 12 private sector banks, and one small finance bank have established brick-and-mortar DBU outlets across the country that will operate round the clock. DBUs will provide a variety of digital banking facilities to people, such as opening savings accounts through eKYC/video KYC, balance-check, printing passbooks, transfer of funds, investment in fixed deposits, loan applications, stop-payment instructions for cheques issued, applying for credit/debit cards, viewing statement of account, paying taxes, paying bills, and making nominations. The DBUs will help banks that are now looking to reduce their physical footprint with fewer brick-and-mortar branches, with a 'light' banking approach.

Participating in the event from the US, Sitharaman said DBUs will go a long way in giving further impetus to digital banking in India and help the economy to move towards a cashless and inclusive economy. "DBUs will enable people who don't have a personal computer, laptop, or even a smartphone to be able to access banking services. The government's credit-linked schemes through the Jan Samarth portal will also be available for ordinary users," she added.

State Bank of India has opened 12 of the 75 DBUs, in places like Port Blair in Andaman & Nicobar Islands, Balod in Chhattisgarh, and East, North and West Sikkim, among others. Bank of Baroda has opened 8 DBUs. Private lenders HDFC Bank and ICICI Banks have opened four DBUs each.



Prime Minister Narendra Modi said digital banking units would "simplify the banking procedure while providing a robust and secure banking system"

DBUs: TAKING THE LEAD

State Bank of India 12	4 DBUs IN EACH OF THESE STATES
Bank of Baroda 8	Karnataka, Odisha, Rajasthan, Tamil Nadu, Uttar Pradesh
Union Bank of India 6	3 DBUs IN EACH OF THESE STATES
Canara Bank 5	Gujarat, Kerala, Madhya Pradesh, Maharashtra, Punjab, Sikkim, Telangana
Punjab National Bank, HDFC Bank & ICICI Bank 4	

SERVICES OFFERED

Financial services to be provided by the DBUs include savings, credit, investment and insurance. On the credit delivery front, the DBUs will provide end-to-end digital processing of small ticket retail, and MSME loans, starting from online applications to disbursals. They will also provide services related to certain government-sponsored schemes.

TWO MODES OF SERVICES

Self-service (24X7 and 365 days basis) | Assisted

Context: Prime Minister said the 75 digital banking units (DBUs) in 75 districts is a big step towards 'ease of living' for common citizens and will open up a whole new world of possibilities by combining financial partnerships with digital partnerships.

Digital Banking Units

- **About DBUs:** a **specialised fixed point business unit or hub,** housing a certain minimum digital infrastructure for **delivering digital banking products and services** as well as servicing existing financial products and services digitally in self-service mode at any time.
- **Eligibility to set up these DBUs**: **Commercial banks** (other than regional rural banks, payment banks and local area banks) with past digital banking experience are permitted to open DBUs in tier 1 to tier 6 centres, **unless otherwise specifically restricted, without having the need to take permission from the RBI in each case.**
- **Services provided**: As per the RBI, each DBU must offer certain minimum digital banking products and services.
  - Such products **should be on both liabilities and assets** side of the balance sheet of the digital banking segment.
  - **Digitally value-added services to conventional products** would also qualify as such.
  - **Primary services include** saving bank accounts under various schemes, current accounts, fixed deposit and recurring deposit accounts, digital kits for customers, mobile banking, Internet banking, debit cards, credit cards, and mass transit system cards, digital kits for merchants, UPI QR codes, BHIM Aadhaar and point of sale (PoS).
  - **Other services include** making applications for and onboarding customers for identified retail, MSME or schematic loans. This may also include end-to-end digital processing of such loans, starting from online application to disbursal and identified government-sponsored schemes that are covered under the national portal.

Current Status

- Currently, fintechs **operating as neobanks (offer a range of personalised services purely online)** offer digital banking services but they do so in partnership with non-banking financial companies (NBFCs).
  - Some of the neobanks offering services in India are Jupiter, Fi Money, Niyo, Razorpay X.
- Compared to conventional banks with online and mobile banking facilities, neobanks or digital banks excel at **product innovation** and offer far **better digital solutions.**
- Given the arrangement they have currently with NBFCs or scheduled banks to conduct the actual banking part, some in the industry have pegged these **digital banks as "glorified digital distribution companies".**

PIB

Oct 17

MOTHER TONGUES IN INDIA

(Syllabus: GS Paper 1 - Art & Culture)

PM hails commencement of medical education in mother tongue

Posted On: 16 OCT 2022 7:07PM by PIB Delhi

Context: The PM remarked that the historic move will empower lakhs of students to study medicine in their own language and bring about a positive change in the country.

Constitutional and Legal Provisions

- **Article 29 of the Constitution (Protection of interests of minorities):** gives all citizens right to conserve their language and prohibits discrimination on the basis of language.
- **Article 120 (Language to be used in Parliament):** provides for use of Hindi or English for transactions of Parliament but gives the right to members of Parliament to express themselves in their mother tongue.
- **Article 350A (Facilities for instruction in mother-tongue at primary stage)**: provides that it shall be the endeavour of every State and of every local authority within the State to provide adequate facilities for instruction in the mother-tongue at the primary stage of education to children belonging to linguistic minority groups.
- **Article 350B (Special Officer for linguistic minorities)**: The President should appoint a special officer for linguistic minorities to investigate all matters relating to the constitutional safeguards for linguistic minorities and to report to him.
- **Eighth Schedule recognises 22 languages**: Assamese, Bengali, Gujarati, Hindi, Kannada, Kashmiri, Konkani, Malayalam, Manipuri, Marathi, Nepali, Oriya, Punjabi, Sanskrit, Sindhi, Tamil, Telugu, Urdu, Bodo, Santhali, Maithili and Dogri.
- **Right to Education (RTE) Act, 2009**: the medium of instruction shall, as far as practicable, be in a child's mother tongue.

Initiatives to Protect Mother Tongues

- **National Education Policy 2020**: given maximum attention to the development of mother tongues.
- **Commission for Scientific and Technical Terminology (CSTT):** provides publication grants towards the publications of University Level Books in regional languages.
- **National Translation Mission (NTM):** the text books of various subjects prescribed in Universities and Colleges are being translated in all languages of the Eighth Schedule.
- **Protection and Preservation of Endangered Languages scheme**: for conservation of threatened languages.
- **University Grants Commission (UGC):** promotes regional languages in higher education courses in the country and supports nine Central Universities under the scheme "Establishment of Centre for Endangered Languages in Central Universities".
- **Google's Project Navlekha**: uses technology to protect mother language.
- **Bharatavani**: a project with an objective of delivering knowledge in and about all the languages in India using multimedia (i.e., text, audio, video, images) formats through a portal (website).

PIB

Oct 17

AYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA YOJANA (AB-PMJAY)

(Syllabus: GS Paper 2 - Polity & Governance)

PM to kickstart distribution of PMJAY-MA Yojana Ayushman cards in Gujarat

Context: Prime Minister started the distribution of PMJAY-MA Yojana Ayushman cards in Gujarat via video conferencing.

- With the launch of the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), Gujarat integrated MA / MAV Yojana with the AB-PM-JAY scheme in 2019 with the name PMJAY-MA Yojana and the beneficiaries under MA/MAV and AB-PMJAY became eligible for co-branded PMJAY-MA cards.

About Matdata Junction

- **PM-JAY:** the world's largest health insurance/ assurance scheme fully financed by the government.
- **Launched in 2018**: it offers a sum **insured of Rs.5 lakh per family for secondary care** (which doesn't involve a super specialist) as well as tertiary care (which involves a super specialist).
- **Cashless and paperless access**: services are provided to the beneficiaries at the point of service, that is, hospital.
- **Health Benefit Packages**: surgery, medical and day care treatments, cost of medicines and diagnostics.
- **Beneficiaries**: an entitlement-based scheme that targets the beneficiaries as identified by latest Socio-Economic Caste Census (SECC) data.
  - Once identified by the database, the beneficiary is considered insured and can walk into any empaneled hospital.
- **Eligibility:**
  - **No restrictions** on family size, age or gender.
  - **All pre-existing conditions** are covered from day one.
  - **Covers up to 3 days of pre-hospitalization** and **15 days post-hospitalization expenses** such as diagnostics and medicines.
  - Benefits of the scheme are **portable across the country.**
  - **Services include approximately** 1,393 procedures covering all the costs related to treatment, including but not limited to drugs, supplies, diagnostic services, physician's fees, room charges, surgeon charges, OT and ICU charges etc.
  - **Public hospitals are reimbursed** for the healthcare services at par with the private hospitals.
- **Funding**:
  - **60:40 (Centre: States)** for all states and UTs with their own legislature
  - **90:10 (Centre: States)** in Northeast states and Jammu and Kashmir, Himachal and Uttarakhand
  - **100% Central funding** for UTs without legislature
- **Nodal Agency:** The **National Health Authority (NHA) has been constituted as an autonomous entity under the Society Registration Act, 1860** for effective implementation of PM-JAY in alliance with state governments.
  - The State Health Agency (SHA) is the apex body of the State Government responsible for the implementation of AB PM-JAY in the State.

DOWN TO EARTH

Oct 17

GALAPAGOS ARCHIPELAGO

(Syllabus: GS Paper 3 - Env & Eco)



WILDLIFE & BIODIVERSITY

Ocean currents protect Galápagos Islands from global warming; but are they safe forever?

Flora and fauna of the Galápagos could assist reseed failing ecosystems and maintain the region's fisheries

NEXT NEWS >

By Arya Rohini
Published: Friday 14 October 2022



Context: Cold ocean currents have sheltered the Galápagos Islands from global warming, according to a recent study.

More In News

- The islands are **protected from an otherwise warming Pacific Ocean by a cold**, eastward equatorial ocean current.
- The **temperatures** in waters along the west coast of the Galápagos **have dropped by 0.5 degrees Celsius** since the early 1990s.
- Galápagos is home to the critically endangered - Galápagos penguin, Galápagos fur seal and Galápagos sea lion.
- It is **designated as a UNESCO World Heritage Site**.
    - It is described by the UNESCO World Heritage Convention as a **"living museum and showcase of evolution."**

Galapagos Archipelago

- **Location:** spread over almost 60,000 sq km, are a part of Ecuador.
    - These are located in the Pacific Ocean around 1,000 km away from the South American continent.
- **Protection Status**: Ecuador made a part of the Galapagos a wildlife sanctuary in 1935, and the sanctuary became the Galapagos National Park in 1959.
    - In 1978, the **islands became UNESCO's first World Heritage Site.**
- **Wildlife**: Contains aquatic species such as manta rays and sharks which have been endangered by commercial fishing.
    - The **giant tortoises found here** – 'Galápagos' in old Spanish – give the islands its name.
- **Historical mentions**: Darwin described the islands as a "world in itself".

DOWN TO EARTH

Oct 17

WORLD FOOD DAY

(Syllabus: GS Paper 2 - Health)



FOOD

Eating right, for the environment: WWF's diet chart to help curb climate change, biodiversity loss

Ahead of World Food Day, WWF outlines sustainable diet plan that's healthy for humans & environment alike

NEXT NEWS >

By DTE Staff

Published: Friday 14 October 2022

Context: Ahead of World Food Day (October 16), World Wide Fund for Nature (WWF) outlined a sustainable diet plan that can help address a host of environmental challenges while also providing health benefits.

Key points

- **Plant-heavy diet**: Incorporating more **fruits, vegetables and whole grains** in our diet can **reduce the impact our food system has on the environment.**
- **Diversify the platter**: The g**lobal dependence on a small range of food threatens the diversity** of species in agriculture, weakens our food systems and is also not the most nutritious.
- **Cut food waste:** Planning meals, shopping smart and more efficient storage of food items can help reduce food waste.
- **Proteins beyond meat**: C**onsuming more mushrooms, peas, beans and nuts to meet our protein** requirements can help **reduce greenhouse gas emission from agriculture.**
- **Pay attention to logos**: The organisation listed out some logos one can look for while grocery shopping.
    - **These include:** Organic, Rainforest Alliance (for sustainable agriculture), Fairtrade (protecting farmers and workers in developing countries), Freedom Food (animal welfare), MSC and ASC (Marine stewardship council and Aquaculture Stewardship Council, for seafood) and RSPO (Roundtable for Sustainable Palm Oil).
- **Fat, sugar, salt best avoided**: Cultivation of sugarcane and sugar beet causes soil erosion and is often associated with intensive use of water and pesticides.

World Food Day

- **About**: celebrated every year on October 16th to commemorate the date of the founding of the United Nations (UN) Food and Agriculture Organisation in 1945.
    - The day is also observed by organisations like World Food Programme (Was awarded nobel peace prize 2020) and International Fund for Agricultural Development.
- **Emphasises**: on the **Sustainable Development Goal 2 (SDG 2)** i.e. Zero Hunger.

World Wide Fund for Nature (WWF)

- **About**: an international non-profit organization dedicated to the preservation and conservation of nature and its different species. It is the world's biggest conservation organization. It supports more than 1000 projects all over the world.
- **Founded:** 1961.
- **Precursor organisations**: the Conservation Foundation.
- **Original name:** World Wildlife Fund.
- **WWF Headquarters:** Gland, Switzerland.
- **WWF India:** established in November 1969 as the charitable public trust to conserve the worldwide biological diversity, promote the sustained use of renewable resources and reduce pollution and wasteful consumption.

THANK YOU!

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