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MK Yadav Sir

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NASA to train an Indian astronaut for ISS mission

ANONNA DUTT

NEW DELHI, NOVEMBER 28:

US SPACE agency NASA will train an Indian astronaut for a mission to the International Space Station by the end of 2024, said the organisation's administrator Bill Nelson during his Delhi visit. Terming India as a "great future partner", Nelson said that US would be open to collaborate on an Indian Space Station. The Prime Minister called on Isro scientists to set up an Indian Space Station by 2035 and send an Indian to the moon by 2040.

"We are going to de-orbit our space station in 2031. We expect by that time to have commercial space stations. If India wants us to counsel or collaborate with them, of course we would be willing to," he said. Nelson said another major programme emerging from India-US collaboration would be the NISAR satellite to be launched in the first quarter of 2024.

NISAR SATELLITE LAUNCH IN 2024

NISAR satellite, which will be launched in 2024, is an Earth Observation satellite that will use radar technology to monitor changes on the Earth's surface. "The NISAR satellite will offer observations along with four to five of our other space observatories. It will help us develop a 3D model of what is happening to Earth. It will monitor changes close to the surface such as changes on land due to an earthquake," said a NASA official.

ENS

"It was part of the agreement that NASA will help train an Indian astronaut and that astronaut will fly to the International Space Station at the end of 2024," said Nelson, adding that the astronaut would be selected by Isro. The selection will likely

be from among the four persons who have undergone basic space astronaut training in preparation for the Gaganyaan mission. The science objectives for the two-week long mission will be decided by India.

"I just had a discussion with the minister of science on what the Indian astronaut would do on the Space Station. Things that are important to India in scientific research, the Indian astronaut ought to have the choice to do that," Nelson said.

A statement from the department of space — after a meeting between Nelson and Union Minister Dr Jitendra Singh — said a joint working group of both the space agencies were exploring collaborating on radiation impact studies, micro meteorite and orbital debris shield studies, space health and medicine aspects.

An implementing arrangement for ISRO-NASA collaborations has been agreed upon and is in the process of inter-government approvals.

INDIA'S SPACE STATION (Syllabus: GS Paper 3 – Sci and Tech)

Context: US space agency NASA will train an Indian astronaut for a mission to the International Space Station (ISS) by the end of 2024.

Indian Space Station Program

- **About:** The Indian Space Station is **anticipated to have a considerably smaller scale**, weighing around 20 tonnes, in contrast to the International Space Station's 450 tonnes and the Chinese Tiangong Space Station's 100 tonnes.
- **Orbital Structure:** Envisaged as a **modular structure constructed in orbit**, the **planned space station** aims to function as a central hub for scientific research, Earth observation, and astronaut training.
- **Research Platform:** Serving as a testament to India's expanding prowess in space technology, it is **poised to drive progress in diverse areas such as microgravity research**, climate monitoring, and human spaceflight.

NISAR

- **Joint Development:** NISAR, the Low Earth Orbit (LEO) observatory, is a collaborative effort **between NASA and ISRO**.
- **Size and Weight:** This SUV-sized satellite boasts a weight of 2,800 kilograms.
- **Dual-Frequency Radar:** NISAR features **both L-band and S-band synthetic aperture radar (SAR)** instruments, making it a unique dual-frequency imaging radar satellite.
- **Capabilities:** To utilize two different radar frequencies (L-band and S-band) for monitoring and measuring changes in the Earth's surface.

International Space Station (ISS):

- It is the largest modular space station in low Earth orbit. The project involves five space agencies:
 - The US' NASA, Russia's Roscosmos, Japan's JAXA, Europe's ESA, and Canada's CSA. It orbits Earth approximately every 90 minutes, at an altitude of around 400 kilometers.

RBI's latest move to increase risk weights for lending

What are risk weights and why are they being increased? How will it affect non-banking financial companies?

Saptaparno Ghosh

The story so far:

Seeking to rein in an observed rise in unsecured personal loans and credit cards, the Reserve Bank of India (RBI) directed banks and non-banking financial companies (NBFCs) to reserve more capital for risk weights. The mandatory risk weight requirement has been increased by 25 percentage points. This would be applicable to unsecured personal loans, credit cards and lending to NBFCs.

What has the RBI proposed?

The idea is to address the notion of 'credit risk.' It refers to the risk entailed by a borrower being unable to meet their obligations or defaulting on commitments. 'Risk weights' are an essential tool for banks to manage this risk. This metric, in percentage factors, adjusts for the risk associated with a certain asset type. In other words, it is an

indicator of the essential holding the lender should ideally have to adjust the associated risk. This is what the RBI has directed to be increased.

The primary purpose of effective risk management by banks is to maximise their returns by maintaining credit risk exposure within acceptable parameters. Earlier, the RBI had raised concerns about the growth seen in consumer credit and increased dependency of NBFCs on bank borrowings. Now, it has directed that the risk weight for consumer credit exposure be increased by 25 percentage points to 125%, for all commercial banks and NBFCs. This would apply to personal loans (and retail loans for NBFCs), excluding housing loans, education loans, vehicle loans and loans secured by gold and gold jewellery. At present, exposures in this realm mandate a risk weight of 100%. Credit card loans of scheduled commercial banks (SCBs) currently attract a risk weight of 125% while that of NBFCs attract 100%. The apex banking regulator

has decided to increase the risk weight to 125% for NBFCs and 150% for SCBs. Lastly, bank credit to NBFCs, excluding core investment companies, also had their risk weights increased by 25 percentage points. This would, however, not apply to housing finance companies and loans to NBFCs classified into the priority sector.

Why were the changes necessary?

While presenting the monetary policy statement in October this year, Governor Shaktikanta Das had flagged concerns about the "high growth" in "certain components of consumer credit." He advised banks and NBFCs to "strengthen their internal surveillance mechanisms, address the build-up of risks, if any, and institute suitable safeguards, in their own interest." Ratings agency Moody's also put forth that higher risk weights are intended to "dampen lenders' consumer loan growth appetite." RBI figures stipulate that unsecured personal loans have increased by 23% on a year-over-year

Context: The Reserve Bank of India (RBI) raised risk weights on specific consumer credit categories to 125% from 100% starting October 1, 2023, necessitating banks and NBFCs to allocate additional capital for these loans.

Capital Adequacy Ratio (CAR)

• **About:** It is the ratio of a bank's capital in relation to its risk weighted assets and current liabilities. It is decided by central banks and bank regulators to prevent commercial banks from taking excess leverage and becoming insolvent in the process.

Formula:

- **Capital Adequacy Ratio = (Tier I + Tier II + Tier III (Capital funds)) / Risk weighted assets.**
- The risk weighted assets take into account **credit risk, market risk and operational risk.**

• **Required CRAR:** The Basel III norms stipulated a capital to risk weighted assets of 8%. However, as per RBI norms, Indian scheduled commercial banks are required to maintain a CAR of 9% while Indian public sector banks are emphasized to maintain a CAR of 12%.

RBI Proposal

- **Credit Risk Defined:** It pertains to the risk faced when a borrower fails to meet obligations or defaults on commitments.
- **Indicator Significance:** It serves as an indicator of the essential holding that lenders should ideally maintain to balance associated risks.
- **RBI Directive:** The RBI has directed an increase in this crucial metric.
- **Objective:** The primary goal of effective risk management by banks is to maximize returns by keeping credit risk exposure within acceptable parameters.

4th edition of ASEAN India Grassroots Innovation Forum (AIGIF) launched

Context: Recently, **India, along with 10 ASEAN Member States (AMS)**, was prominently represented by 200 participants at the **4th edition of the annual ASEAN India Grassroots Innovation Forum (AIGIF) launched** in Langkawi, Malaysia.

ASEAN India Grassroots Innovation Forum (AIGIF)

- **About:** The annual program is a collaboration between the ASEAN Committee on Science, Technology, and Innovation (COSTI); Department of Science & Technology (DST), Government of India; National Innovation Foundation (NIF) – India and the Science and Technology Ministry of the host nation, Malaysia's Ministry of Science, Technology and Innovation (MOSTI).
- **Focus:** On fostering a **strengthened relationship between India and AMS** on the premise of cooperation in Science, Technology, and Innovation (STI).
- **Aim:** To **give exposure to social innovations in different countries**, it also strengthens governance in the grassroots innovation ecosystem.

Association of Southeast Asian Nations (ASEAN)

- **Established:** In 1967, by the Bangkok Declaration.
- **Type:** A political and economic union of 10 member states in Southeast Asia.
- **Members:** Indonesia, Singapore, Philippines, Malaysia, Brunei, Thailand, Cambodia, Lao PDR, Myanmar, and Vietnam.
- **Objective:** It promotes inter-governmental cooperation and facilitates economic, political, security, military, educational, and socio-cultural integration between its members and countries in the Asia-Pacific.
- **Secretariat:** Jakarta, Indonesia.

Sugarcane byproduct pressmud can be a sweet spot for India's compressed biogas sector

Context: Recently, India has solidified its prominent role in the global sugar economy by becoming the leading sugar producer since the 2021-22 season, surpassing Brazil.

- It stands as the second-largest sugar exporter globally.

Key Points

- Pressmud, a **residual byproduct in the sugar industry often known as filter cake or press cake**, has been acknowledged as a valuable resource for green energy production.
- The **byproduct can help Indian sugar mills generate extra revenue** by utilising it as a feedstock for biogas production through anaerobic digestion and **subsequent purification to create compressed biogas (CBG)**.
- **Primary Sugarcane-Growing States:** Uttar Pradesh and Maharashtra, contribute to approximately 65 per cent of the total sugarcane cultivation area.
- In India's sugar industry, sugarcane is a heavy, low-value, weight-losing, and perishable raw material.

Compressed Bio Gas (CBG)

- **About:** CBG is a combination of hydrocarbon gases and vapors, predominantly methane in gaseous form.
- **Originate:** It is derived from the decomposition of animal and plant waste, undergoes purification, and is then compressed for use in automotive fuel and industrial applications.
- **Biogas, once purified by removing carbon dioxide and hydrogen sulphide**, can be compressed similar to the process used for natural gas to produce Compressed Natural Gas (CNG).
- The **compressed form of biogas, known as CBG**, is suitable for powering motor vehicles.

SC plea in MFN case to use Vienna Convention

Court had said govt needs to notify MFN tax rate for its applicability

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European multinational companies facing hefty tax demands in India have filed a review petition urging the Supreme Court to follow the Vienna Convention in interpreting the most-favoured nation (MFN) clause in tax treaties, two people familiar with the matter said.

Ruling on a batch of five petitions, a landmark 19 October Supreme Court verdict had backed the tax department in the matter, effectively doubling the withholding tax outgo of these companies, and potentially opening up more companies to similar tax demands.

The aggrieved companies soon filed review petitions; among them, Steria India challenged a tax ruling pertaining to the India-France tax treaty. Concentrix Services BV and Optum Global Solutions challenged a tax ruling interpreting the India-Netherlands treaty; and Nestlé's appeal was about India-Switzerland tax treaty. While each of the cases vastly differed from each other, the common question of law involved the MFN clause.

For example, dividends earned by Dutch companies in India are subject to a withholding tax of 10%, under the Double Tax Avoidance Agreement (DTAA) between the two countries. However, under the treaty's MFN clause, if India has a lower withholding tax rate with any other country, dividends will be taxed at the lower rate, not the treaty rate of 10%. Since India has a lower withholding tax rate of 5% with some other countries, the Dutch companies calculated tax at that rate, which was rejected by the tax department on the grounds that the government had not specifically notified it. The Supreme Court backed the tax department in these cases.



Vienna Convention says treaties in force obligate the parties to comply in good faith and that not all of them necessitate a notification for the MFN clause to be operational. MINT

The apex court is expected to allot a bench to hear the review petitions soon, the people cited above added. Vienna Convention acts as a guiding framework for various international treaties.

"The petition seeks the court to reconsider the judgment, drawing upon the principles of the Vienna Convention on the Law of Treaties," said Suresh Swamy, partner, Price Waterhouse & Co LLP. "As per the

However, the apex court held that MFN tax provisions don't automatically apply, and that the Indian government would have to notify the lower tax rate and since India didn't notify, Dutch entities will be subject to 10% tax rate. However, the appellants are of the view that Indian law may require notification, but the same practice may not be existent in the other country which has signed a DTAA with India.

In its verdict, the apex court cited the example of the Chicago Convention, which governs charter air services. The court observed that under this convention, a charter airline doesn't need to obtain permission from the country it is landing in, if it doesn't pick up

THE PUSHBACK

IN a 19 October verdict, the Supreme Court had backed the tax department in the matter

AGGRIEVED firms, including Steria India and Concentrix Services, soon filed review petitions

THE Supreme Court is expected to allot a bench to hear the review petitions soon

convention, treaties in force obligate the parties to comply in good faith. It's noteworthy that while some Indian tax treaties necessitate a notification for the MFN clause to be operational, others may be inherently effective. This aspect merits careful consideration to ensure that treaty obligations are honoured appropriately," Swamy added.

or collect cargo/passengers. However, it is a matter of practice that in reality, all chartered flights obtain landing permission at every airport they land—irrespective of whether they are picking up passengers or not. The court similarly held even with the existence of MFN clause, subsequent practice of notifying rules must be taken into consideration.

Context: Recently, European multinational companies grappling with substantial tax demands in India have filed a review petition, urging the Supreme Court to apply the Vienna Convention in interpreting the most-favoured-nation (MFN) clause in tax treaties.

Most Favoured Nation (MFN)

- **About:** MFN status refers to a level of treatment granted by one country to another in the context of international trade.
- It means no country should give special treatment to goods or services coming from one particular trading partner.
- **Origin:** MFN principle is a cornerstone of the multilateral trading system conceived after World War II.
- **Exceptions for MFN:** Trade blocs like the USMCA and the European Union, which are allowed to discriminate against imports from outside the bloc. It reduces trade barriers in response to unfair competition

Benefit of MFN

- **Facilitates entry into broader markets** for traded goods.
- Lowers the export item expenses through significantly reduced tariffs and diminished trade barriers.
- **Enhances competitiveness** in trade.
- Streamlines **bureaucratic obstacles**, ensuring uniform tariffs for all imports.

Vienna Convention on the Law of Treaties (VCLT):

- It is an international agreement that regulates treaties among sovereign states. It was signed in 1969 and effective from 1980.
- Known as the "**treaty on treaties**", the VCLT establishes comprehensive, operational guidelines, rules, and procedures for how treaties are drafted, defined, amended, and interpreted.
- **Signatories:** 45, India not a party.

Shri Nitin Gadkari expresses gratitude on the successful rescue operation of 41 trapped laborers in Silkyara Tunnel

Context: Recently, Union Minister for Road Transport and Highways of India, expressed his complete relief and happiness as **41 trapped laborers in the Silkyara Tunnel Collapse** have been **successfully rescued**.

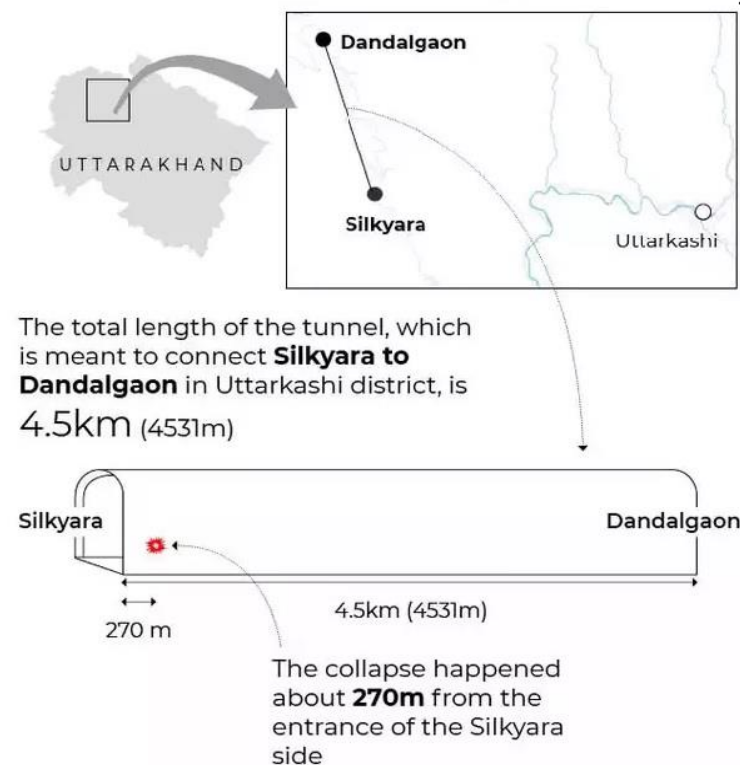
Silkyara Tunnel

- **Location:** The 4.5-km tunnel is currently under construction, connecting **Silkyara and Dandalgaon on the Brahmakhal-Yamunotri** segment of the National Highway.
- **Project Purpose:** This tunnel forms a **crucial part of the Char Dham** all-weather road initiative, linking four sacred Hindu sites.
- **Government Initiative:** The Chardham Mahamarg Vikas Pariyojana is an initiative by the Central government aimed at enhancing road connectivity to the four sacred sites in Uttarakhand: Gangotri, Yamunotri, Kedarnath, and Badrinath.
- **Objective:** To **upgrade and widen 1100 km of highways**, transforming them into all-weather roads.

Other Incidents of Tunnel Collapse in Himalayas

- **Kiratpur- Nerchowk Tunnel collapse** in Himachal Pradesh, 2015
- **Tehri Hydropower Tunnel Collapse** 2004.

Silkyara tunnel accident



■ The double-lane tunnel is pegged as one of the **longest tunnels under the Char Dham all-weather road project** and aims to reduce the journey from Uttarkashi to Yamunotri Dham by 26 kilometres

Mission Mode: Govt Ups Watch on Smart Cities

About 21% of projects yet to be completed; 400 projects going beyond March being monitored on real-time basis

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New Delhi: The government has stepped up monitoring of projects under the Smart Cities Mission (SCM), with about 21% of the projects yet to be completed and seven months remaining to meet the extended deadline of June 2024, said officials.

"We are having a detailed review of 35-50 smart cities every month to debottleneck projects there," said

id a government official, who did not wish to be identified.

The government expects to complete 1,600 of these projects by March-end. The 400 SCM projects, which will go beyond March, are being monitored on a real-time basis.

"We have a strong management information system (MIS) that captures details for every project," said the official.

Apart from the MIS, the government is closely tracking the progress of SCM projects that are fal-

The Centre has so far released ₹42,000 cr, of which about ₹39,000 cr has been utilised

ling behind through meetings, online and offline, on a regular basis. These projects largely relate to water supply multi-level car parking, building boulevards and transforming roads into smart roads, upgrading of sewerage and stormwater drain infrastructure, and new buildings for local markets.

The government had extended the deadline for completion of the projects to June 2024 as Covid-19 delayed completion of the projects. Another reason for the delay in the implementation of the projects was the delay in the selection of cities. "Though the mission was launched in June 2015, the process of selection of 100 cities could be completed only by 2018," said the official.

The Centre has selected 100 cities under the mission, which seeks to provide the urban population

with core infrastructure, a clean and sustainable environment, and improved life quality through "smart solutions".

The plan included 8,000 projects in these cities to be implemented over five years at an estimated cost of ₹1.71 lakh crore.

The Centre has so far released ₹42,000 crore, of which about ₹39,000 crore has been utilised. In the current financial year, it allocated ₹8,000 crore to SCM, of which ₹4,500 crore was spent till October.

Context: The government has stepped up monitoring of projects under the Smart Cities Mission (SCM), with about 21% of the projects yet to be completed and seven months remaining to meet the extended deadline of June 2024.

Smart Cities Mission (SCM)

- **Launched by:** June, 2015.
- **Ministry:** Union Housing and Urban Affairs Ministry.
- **Objective:** To promote cities that provide core infrastructure, clean and sustainable environment, and give a decent quality of life to their citizens through the application of 'smart solutions'.
- **Focus Area:** Sustainable and inclusive development by the creation of replicable models that act as lighthouses to other aspiring cities.
- **Coverage:** 100 cities
- **Funding:** This Mission is operated as a Centrally Sponsored Scheme.
- **Extension:** June 2023 to June 2024

Status of the Projects Under the Mission

- **With about 768 projects**, Karnataka topped the list of states with the most completed projects, followed by Madhya Pradesh (577), Uttar Pradesh (553), and Tamil Nadu (531).
- Indore had the highest number of completed projects among all cities, **while Shillong had the lowest** — just one.

ECI issues notice to Karnataka government over publishing advertisements related to its achievements in newspapers in poll-bound Telangana

Context: Recently, Election Commission of India (ECI) issued a notice to the Karnataka government over publishing advertisements related to its achievements in newspapers in poll-bound Telangana.

Election Commission of India (ECI)

- **About:** Established by the Constitution of India, the Election Commission is a permanent and autonomous entity.
- **Article 324:** It provides that the power of superintendence, direction and control of elections to parliament, state legislatures, the office of president of India and the office of vice-president of India shall be vested in the election commission.
- **Composition:** Consist of the Chief Election Commissioner and a **such number of other election commissioners**, if any, as the **President may from time to time fix**.
- **Appointment:** Chief election commissioner and other election commissioners shall be **made by the President**.
- **Tenure:** The President may by rule determine it
- **Removal:** Process of removal similar to that of a Supreme Court judge by Parliament.

Power and Functions

- To **prepare and periodically revise electoral rolls** and to register all eligible voters.
- To **notify the dates and schedules of elections** and to scrutinize nomination papers.
- To **determine the code of conduct to be observed by the parties** and the candidates at the time of elections.
- To **advise the president whether elections can be held in a state** under president's rule in order to extend the period of emergency after one year.
- To **advise the governor on matters relating to the disqualifications** of the members of the state legislature.

The Chief Election Commissioner And Other Election Commissioners Bill, 2023: It replaces the Election Commission (Conditions of Service of Election Commissioners and Transaction of Business) Act, 1991.

- It provides for the appointment, salary, and removal of the Chief Election Commissioner (CEC) and Election Commissioners (ECs).
- The CEC and ECs will be appointed by the President upon the recommendation of a **Selection Committee**.
- The Selection Committee will consist of the **Prime Minister, a Union Cabinet Minister, and Leader of Opposition/leader of the largest opposition party in Lok Sabha**.

Researchers discover new plant species in KMTR

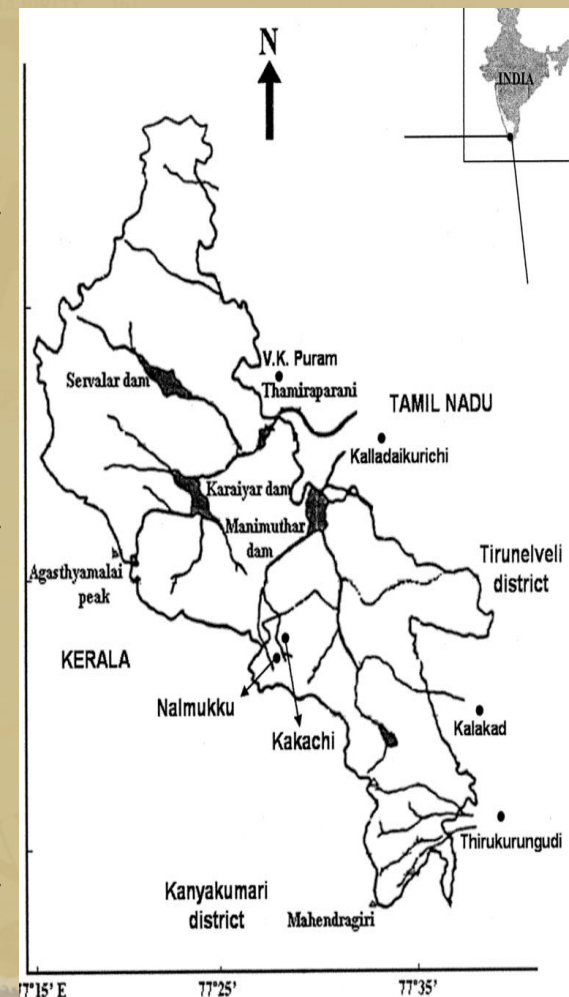
Context: Researchers have discovered a new plant species in the genus 'Impatiens' (Balsaminaceae) in Kalakkad Mundanthurai Tiger Reserve, Tirunelveli.

New Plant Species

- **About:** The species is named 'Impatiens Karuppusamyi' in honor of S. Karuppusamy for his significant contributions to the taxonomy of South Indian angiosperms.
- **Habitat:** The plant is exclusively found in the Agasthyamalai region within the southern Western Ghats.
- **Seasonal Appearance:** Belonging to the scapigerous group, the plant, devoid of stems, emerges only during the monsoon season, gracing the surroundings for a brief period.
- **Genus Diversity:** Over 1,000 species of flowering plants, exhibit a wide distribution across tropical Africa, Madagascar, India, Sri Lanka, and China.

Kalakkad Mundanthurai Tiger Reserve

- **Location:** Southern Western Ghats, in the Tirunelveli and Kanyakumari districts of Tamil Nadu.
- **Composition:** Comprising three main sanctuaries—Kalakkad Sanctuary, Mundanthurai Sanctuary, and a segment of Kanyakumari Sanctuary.
- **Agastya Malai Hill Range:** Nestled between Kerala and Tamil Nadu, it forms the core area of the sanctuary and represents one of the world's 18 biodiversity hotspots.
- **River Sanctuary:** Known as the "River Sanctuary," with a notable distinction of being the source of 14 rivers within this Tiger Reserve.
- **Flora:** Dry thorn forest to dry deciduous, moist deciduous, and features a patch of West Coast wet evergreen forests on the higher reaches.
- **Fauna:** Lion-tailed Macaque, Nilgiri Tahr, Nilgiri Pipit, Grey Headed Bulbul, Blue Winged Parakeet, and more.



India's Astrosat captures 600th mega explosion that rocked the universe

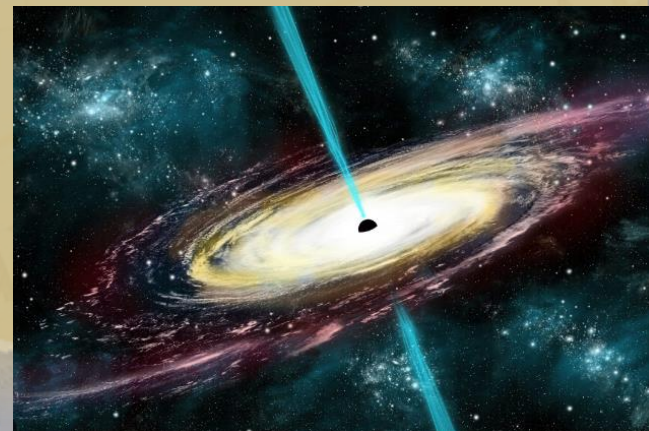
Context: India's first multi-wavelength space telescope, AstroSat, has successfully detected its 600th **Gamma-ray Burst (GRB)**, an event named GRB 231122B.

Astrosat

- **About:** India's premier multi-wavelength space observatory, AstroSat, focuses on studying celestial sources in X-ray, optical, and UV spectral bands simultaneously.
- **Launched by:** The Indian PSLV from Sriharikota on September 28, 2015
- **Orbit:** 650 km orbit inclined at an angle of 6 degrees to the equator.
- **Mission Operations:** The spacecraft is managed by the Mission Operations Complex (MOX) at ISRO's Telemetry, Tracking, and Command Network (ISTRAC) in Bengaluru throughout its mission life.
- **Duration:** Around 5 years, ensuring sustained scientific observations.
- **Scientific Payloads:** Equipped with five scientific payloads, AstroSat enables imaging and studying the temporal and spectral properties of cosmic sources in various wavelengths on a unified platform.
- **Objectives:**
 - Investigate **high-energy processes in binary star systems** containing neutron stars and black holes.
 - **Estimate magnetic fields** of neutron stars.
 - **Explore star birth regions and high-energy processes** in star systems beyond our galaxy.
 - **Detect new, briefly bright X-ray** sources in the sky.

Gamma-ray bursts (GRBs):

- **About:** They are the **most powerful and violent explosions in the known universe**. These brief flashes of high-energy light result from some of the universe's most explosive events, including the birth of black holes and collisions between neutron stars.
- Lasting a few milliseconds to several minutes, according to NASA, GRBs can be **hundreds of times brighter than an average supernova**, making them as luminous as a million trillion suns.
- Thus, when a GRB erupts, it briefly becomes the brightest source of electromagnetic radiation in the observable universe.



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