theIASHub

the IAS hub
Be Your Dream.

MARCH
30

# CRUX 10

10 News. 10 Sources. One Place

THE HINDU
ET
BS
TOI
The Indian EXPRESS
livemint
pib
DownToEarth
FORTNIGHTLY ON POLITICS OF DEVELOPMENT, ENVIRONMENT AND HEALTH
Science Reporter
विज्ञान एवं प्रौद्योगिकी मंत्रालय
MINISTRY OF SCIENCE AND TECHNOLOGY
सत्यमेव जयते

MK Yadav Sir

# Table of Contents


1. Regulation of UCB
2. Unified Gas Pricing Tariff
3. PE Funds
4. HEFA
5. High Cost of Cancer Treatment
6. India Literacy Programme
7. AFINDEX-2023
8. Cheetah's Reproductive Cycle
9. Vembanad & Ashtamudi Lakes
10. Hajj Pilgrimage

# REGULATION OF UCB

## (Syllabus: GS Paper 3 - Economy)

# Enforcement of CAR norms for UCBs advanced

## May put UCBs in difficult position as little time left to meet norms

ABHIJIT LELE
Mumbai, 29 March

In a surprise move, the Reserve Bank of India (RBI) on Wednesday advanced by a day the enforcement of capital adequacy ratio (CAR) and net worth norms for urban co-operative banks (UCBs), from the earlier date of April 1, 2023.

It has been decided that the instructions shall come into effect on March 31. All other instructions of the circular dated December 1, 2022, remain unchanged, the RBI said in its latest circular.

According to UCB executives, the RBI's move may put banks in a difficult position as only a few days are left to refigure the norms' enforcement.

**Under the revised norms, the RBI has categorised all unit UCBs into a four-tier structure**

In December 2022, the RBI said the circular — Revised Regulatory Framework for Urban Co-operative Banks – Net Worth and Capital Adequacy — is applicable to all primary UCBs. These instructions were to come into effect on April 1, 2023.

₹10,000 crore. UCBs with deposits of more than ₹10,000 crore have been categorised in tier 4.

The RBI said cooperative banks in tier I shall have a minimum net worth of ₹2 crore. All other UCBs (of all tiers) shall have a minimum net worth of ₹5 crore. For UCBs, which do not meet the net worth norms, the RBI gave a glide path until March 31, 2028, to comply with revised norms.

Such UCBs shall achieve at least 50 per cent of the applicable minimum net worth on or before March 31, 2026, and the entire stipulated minimum net worth on or before March 31, 2028.

As for the capital adequacy ratio (CAR), the RBI said tier 1 UCBs shall maintain a minimum CAR of 9 per cent of risk-weighted assets (RWAs) on an ongoing basis. Tier 2 to tier 4 UCBs shall maintain a minimum CAR of 12 per cent of RWAs on an ongoing basis.

The RBI had spelt out a

**Context:** The **Reserve Bank of India (RBI)** advanced by a day the enforcement of capital adequacy and net worth norms for **urban co-operative banks (UCBs),** from the earlier date of April 1, 2023.

- It has been decided that the instructions shall come into effect on March 31.
- In December 2022, the RBI said the circular - **Revised Regulatory Framework for Urban Co-operative Banks - Net Worth and Capital Adequacy** – is applicable to all primary UCBs.

**Four-tiered Regulatory Framework for Urban Co-operative Banks (UCBs)**

- **About**: Based on size of deposits of the UCBs, the **four-tiered regulatory framework** will come into force with immediate effect.
  - **Tier 1**: The RBI has **categorised all unit UCBs and salary earners' UCBs** (irrespective of deposit size), and all other UCBs having deposits up to ₹100 crore.
  - **Tier 2**: It has placed UCBs with **deposits more than ₹100 crore and up to ₹1,000 crore.**
  - **Tier 3**: It will cover banks with **deposits more than ₹1,000 crore and up to ₹10,000 crore.**
  - **Tier 4**: UCBs with deposits **more than ₹10,000 crore have been categorised.**
- **Net worth and capital adequacy:** RBI also has come out with norms pertaining to the net worth and capital adequacy of these banks.
  - Tier 1 UCBs operating in a single district should have **minimum net worth of ₹2 crore.**
  - For all other UCBs (in Tier 1, 2 and 3) tiers), the **minimum net worth should be ₹5 crore.**
  - The UCBs, which **currently do not meet the revised minimum net worth requirement,** will **have to achieve the minimum net worth of ₹2 crore or ₹5 crore** (as applicable) in a phased manner.
- **Minimum capital to risk weighted assets ratio:** The central bank also prescribed minimum capital to risk weighted assets ratio requirement for UCBs.
  - Tier 1 UCBs have to maintain a minimum **capital to risk weighted assets ratio** of 9 percent of **Risk Weighted Assets (RWAs)** on an ongoing basis.
  - **Tier 2 to 4 UCBs** have to maintain a minimum capital to risk weighted assets of 12 percent of RWAs on an ongoing basis.

TIMES OF INDIA

Page 8

# UNIFIED GAS PIPELINES TARIFF

## (Syllabus: GS Paper 3 - Economy)

# Unified gas pipeline tariff to boost access in far-flung areas

TIMES NEWS NETWORK

**New Delhi:** The Petroleum and Natural Gas Regulatory Board on Wednesday approved a unified tariff for natural gas pipelines, a move that will help expand access to the clean burning fuel at competitive rates in far-flung areas.

The regulator notified a tariff of Rs 73.93 per mmBtu (million metric British thermal unit) and three tariff zones based on the distance from the source of gas. These are 300 km, 300-1,200 km and beyond 1,200 km. The zonal tariffs will come into force from April 1.

Each pipeline operator interconnected through the national gas grid will get the tariff according to its entitlement, while consumers will pay the unified tariff. The difference will be settled between the pipeline entities through a notified mechanism.

Consumers will no longer have to pay the additive cost for being located far from the source of gas

The new regime will help expand the national grid under the umbrella of a unified tariff. Consumers will no longer have to pay the additive cost for being located far from the source of gas. Gas service providers will also be encouraged to expand their network.

While GAIL is the largest pipeline operator and custodian of the trunk lines, other companies such as IndianOil, ONGC, Reliance Industries, Adani group's Gujarat Gas, GSPC and GSPL India Gasnet Ltd and GSPL India Transco Ltd operate their gas pipelines interconnected into the national grid.

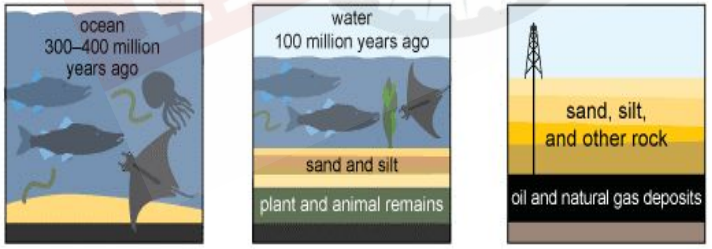
The new regime will help expand the gas market and boost the prospect for entities engaged in setting up city gas networks in 400 districts.

## Petroleum and natural gas formation

Tiny marine plants and animals died and were buried on the ocean floor. Over time, the marine plants and animals were covered by layers of silt and sand.

Over millions of years, the remains were buried deeper and deeper. The enormous heat and pressure turned the remains into oil and natural gas.

Today, we drill down through layers of sand, silt, and rock to reach the rock formations that contain oil and natural gas deposits.




Source: Adapted from National Energy Education Development Project (public domain)

**Context:** The **Petroleum and Natural Gas Regulatory Board** approved a **unified tariff for natural gas pipelines**, a move that will help expand access to the clean burning fuel at competitive rates in far-flung areas.

- Under the new unified tariff structure, **buyers will be charged a fixed tariff for the transport of gas** within 300 kms of a source and a fixed tariff for the transport of gas beyond 300 kms on a single pipeline network.
- Multiple pipeline operators now have to **settle dues among themselves** as the consumers will pay the transport tariff to the operator at the exit point of gas and the operators will then have to settle dues with the operators of other pipelines used for the delivery of the natural gas.

**Current Gas Pricing in India**

- **Multiple pricing regimes:** Existing in the country for Natural gas supplies. This could be broadly divided into three categories:
  - **Administrative Price Mechanism (APM) Gas**
  - **Non-APM Gas**
  - **Liquefied natural gas (LNG)**
- **Differential pricing**: There is differential pricing existing for different sectors.
  - **Subsidized sectors** such as power and fertilizer get relatively fewer prices as compared to other sectors.
- **Region-specific pricing**: Region-specific pricing exists in the country with **North Eastern states getting gas at relatively cheaper prices** as compared to other parts of the country.
- **Nodal Agency:** Tariffs for transportation of gas are set by the P**etroleum and Natural Gas Regulatory Board (PNGRB)** separately for each pipeline based on the assumptions of the volume of gas transported on the pipeline and its operating life aimed at providing the operator a pre-tax return of 18%.
  - **Tariffs for pipeline usage are divided into zones** of 300km, with the tariff increasing for zones further away from the point where gas is injected.
  - Further, if a buyer needs multiple pipelines even from the same operator, that transport tariff would increase. These **tariffs increase the cost for buyers of gas** further away from the point of injection of natural gas.
  - All of India's imported natural gas arrives at terminals on the west coast leading to **costs for buyers increasing,** the further east they are located.

LIVE MINT

Page 1

# PE FUNDS

## (Syllabus: GS Paper 3 - Economy)

# PE funds get to be promoters of MFs

Move may quicken consolidation in India's ₹41-tn MF industry

Priyanka Gawande
priyanka.gawande@livemint.com
MUMBAI

After nearly three years of deliberations, the Indian markets regulator on Wednesday allowed private equity firms to serve as promoters of Indian mutual funds, in a move that may accelerate consolidation in the country's ₹41 trillion mutual fund industry.

The board of Securities and Exchange Board of India (Sebi) also approved a range of proposals related to mutual fund sponsorship, ASBA-like infrastructure for secondary markets, debt fund backstop facility, and environmental, social, and governance (ESG) promotion in Indian listed companies, aligning India's practices with global standards.

Clearing the way for private equity funds to become sponsors of mutual funds opens a new business line for them in India's fast-growing mutual fund industry. PE funds can now set up mutual funds independently or in collaboration with other firms under the approved framework.

On 27 September 2021, *Mint* first reported that Sebi was likely to allow PE funds to own local asset management companies (AMCs) amid the growing popularity of mutual funds.

Sebi's move assumes significance against the backdrop of several existing sponsors and trustees facing a cash crisis due to the inability of their core businesses to generate enough capital.

"The amendments also allow for 'self-sponsored AMCs' to continue the mutual fund business, subject to the said AMCs fulfilling certain criteria. This would give the original sponsor flexibility to voluntarily dissociate itself from the MF without

TURN TO PAGE 8

**IN ALIGNMENT**

**NEW LINE**

**THE** move opens a new business line for PEs in mutual fund biz

**IT** is vital as many sponsors and trustees are facing a cash crisis

**THE** new rules will help global PE giants acquire local AMCs

**Context:** After nearly three years of deliberations, SEBI allowed **private equity** firms to serve as promoters of Indian mutual funds, in a move that may accelerate consolidation in the country's ₹41 trillion mutual fund industry.

**Private Equity**

- **About**: **Equity capital that is not quoted on a public exchange** is Private Equity. Some examples of PE funds in India are Pragati Fund, Samridhi Fund and Avishkar Fund.
  - Private equity funds are investment companies that, as a rule, **do not hold publicly-traded securities** but seek the equity stakes in private companies.
  - PE funds are **high risk, high reward investment approaches.**
  - Thus, Private equity **consists of investors and funds** that make investments directly into private companies or conduct buyouts of public companies that result in a delisting of public equity.
  - Private Equity, which is a **subset of Venture Capital**, is medium to long-term finance provided in return for an equity stake in potentially high growth unquoted companies.
- **Advantages**: PE funds provide **long-term, committed share capital,** to help unquoted companies grow and succeed, this is the biggest advantage.
  - The smaller businessmen looking to **start-up, expand, buy-into a business, buy-out a division of a parent company,** turnaround or revitalise a company, PE could help to do the same.

INDIAN EXPRESS

Page 8

# Speed up disbursal of loans sanctioned by HEFA: panel to Education ministry

EXPRESS NEWS SERVICE
NEW DELHI, MARCH 29

A PARLIAMENTARY panel has asked the Ministry of Education to make more efforts to ensure "speedy disbursal" of sanctioned loans by the Higher Education Financing Agency (HEFA), which was set up by the Centre in 2017 to upgrade the education infrastructure in the country to global best standards.

In its report, presented in Parliament on Tuesday, the Rajya Sabha department-related Parliamentary Standing Committee on Education, Women, Children, Youth and Sports, has also recommended that the Centre expedite the revision of the scheme to widen its scope.

*The Indian Express* had reported in January this year that HEFA has sanctioned 144 loans worth Rs 35,000 crore so far, falling short of the government's target of mobilising Rs 1 lakh crore by 2022.

The House committee, chaired by BJP MP Vivek Thakur, have also been informed by the government that till December 31, 2022, HEFA sanctioned an amount of Rs 35,253.18 crore as loan while it has approved projects worth Rs 46,700.03 crore.

The government further informed the panel that of the sanctioned loan amount, Rs 16,013.79 crore has been disbursed.

"The Committee agree with the contention of the department that outbreak of Covid-19 has dampened the demand, as the construction activities were closed and educational institutions were not in position to undertake new projects which resulted in approval of loans worth Rs 35,253.18 crore, so far, falling short of the government's target. The Committee, therefore, recommend that the department should undertake sincere efforts to sanction more loans to mobilise the resources at the fullest, ensure speedy disbursal of sanctioned loans and to achieve targets in a time-bound manner during 2023-24," according to the report.

HEFA, however, had started missing its annual target even before the onset of the pandemic in 2020. The government had expanded the scope of HEFA in 2018 under the Revitalising Infrastructure and Systems in Education or RISE by 2022 initiative, bringing schools and medical colleges under its ambit, and making it the nodal body in infrastructure financing in the education sector.

## HIGHER EDUCATION FINANCING AGENCY

**(Syllabus: GS Paper 2 - Education)**

**Context:** A Parliamentary panel has asked the Ministry of Education to make more efforts to ensure "speedy disbursal" of sanctioned loans by the **Higher Education Financing Agency (HEFA),** which was set up by the Centre in 2017 to upgrade the education infrastructure in the country to global best standards.

**Higher Education Financing Agency (HEFA)**

- **About**: HEFA is for **financing creation of capital assets** in premier educational institutions in India as part of RISE 2022.
  - **"Revitalising Infrastructure and Systems in Education (RISE) by 2022"**, is a major initiative launched by GOI in the FY 2018-19 budget.
  - HEFA's scope under RISE has been greatly expanded from initial objective of **financing infrastructural needs** of select Higher Educational Institutions in India to the extent of Rs. 20,000 crores.
  - It is proposed to accelerate the investment in these institutions to Rs.1,00,000 crores over the next 4 years.
- **Legal Aspects**: HEFA is registered under Section 8 as **Not-for-profit under the Companies Act 2013** as a Union Govt company and as Non–deposit taking Systemically Important (NBFC-ND-SI) with RBI.
- **Joint venture**: HEFA incorporated on 31st May 2017, is a **joint venture of Ministry of Education, GoI and Canara Bank** with an agreed equity participation in the ratio of 90.91% and 09.09% respectively
- **Objectives**: The main aim of HEFA is for the **development of India's top-ranked institutions** like IIT's, IIIT's, NIT's, IISCs, AIIMS into globally top ranking institutions through improvement in their academic and infrastructure quality.
  - HEFA are particularly interested in **financing the building of educational infrastructure, R&D infrastructure** and thereby enabling the institutions to reach top rankings globally.

PIB MARCH 30

# NEW INDIA LITERACY PROGRAMME

(Syllabus: GS Paper 3 -Education)

## New India Literacy Programme launched to cover a target of 5.00 crore non-literates in the age group of 15 years and above

**Context:** Government has launched a new **Centrally Sponsored Scheme** namely, **"New India Literacy Programme" (NILP)** for implementation during five years from the FYs 2022-23 to 2026-27 with financial outlay of Rs.1037.90 crore out of which Rs.700.00 crore is Central share and Rs.337.90 crore is State share.

- The information was given by the **Minister of State for Education** in a written reply in the Rajya Sabha.

**New India Literacy Programme**

- **About**: In 2022, the Union of India has approved a Centrally Sponsored Scheme, namely, **"New India Literacy Programme (NILP)".**
  - The NILP has been approved for the next **five financial years (2022-27)** in order to integrate all the aspects of adult education with the **National Education Policy, 2020 (NEP).**
  - The Education ministry has chosen to use **'Education for All' rather than 'Adult Education,'** since the previous terminology was not applicable to non-literates aged 15 and above.
- **Key Features**: It aims to support the States and Union Territories in promoting literacy among non-literates in the **age group of 15 and above.**
- **Coverage**: It will cover across the country **covering 5 crore non-literates** during the implementation period from 2022-23 to 2026-27.
- **Components**: The Scheme has **five components:** (i) Foundational Literacy and Numeracy, (ii) Critical Life Skills, (iii) Vocational Skills Development, (iv) Basic Education and (v) Continuing Education.
- **Implementation**: The scheme will be **implemented through volunteerism** through online mode.
  - The **training, orientation, workshops of volunteers**, may be organized through face-to-face mode. All material and resources shall be provided digitally.
  - **School will be Unit** for implementation of the scheme.
  - Schools to be used for **conducting surveys of beneficiaries and Voluntary Teachers.**

ECONOMIC TIMES

Page 6

# HIGH COST OF CANCER TREATMENT

## (Syllabus: GS Paper 2 - Health)

# FM Grants GST Exemption on Cancer Drug for Minor

**Our Bureau**

**New Delhi:** India's indirect taxes body gave a ₹7 lakh goods and services tax exemption for a cancer medication for a small girl.

The exemption was given following an intervention by Union finance minister Nirmala Sitharaman.

Senior Congress leader Shashi Tharoor had reached out to Sitharaman seeking the GST exemption for the medication following an appeal by the girl's family. Tharoor, in a tweet, complemented Sitharaman and Central Board of Indirect Taxes and Customs (CBIC) chairman Vivek Johri for the prompt action.

"The family will get their injection, the baby will live, and our exchequer will sacrifice (Rs) 7 lakhs in GST income to bring life and joy to a small child," Tharoor tweeted.

"Whenever I am assailed by doubts about spending so much of my life in politics, something like this happens and makes it all worthwhile," he wrote.

**Context:** India's indirect taxes body, Central Board of Indirect Taxes and Customs (CBIC), gave a ₹7 lakh **goods and services tax exemption for a cancer medication** for a small girl.

**Some facts related to the high cost of cancer treatment in India**

- **Cancer hospitalisation and costs:** The Rajya Sabha Standing Committee on Health noted that "about 40% of cancer hospitalisation cases are **financed mainly through borrowings, sale of assets and contributions from friends and relatives".**
  - This situation has arisen because even **average out of pocket spending on cancer care is too high**. Spending on cancer care in private facilities is about three times that of public facilities.
  - According to WHO, the costs associated with other medical care and interventions such as surgical interventions and supportive care would make overall care even more **unaffordable**.
  - In the treatment protocol for **breast cancer, CDK (cyclin-dependent kinase)** inhibitors constitute a major therapeutic tool.
    - These three drugs belong to this **therapeutic class**.
    - A **month's treatment** using these drugs could range between **₹48,000 and ₹95,000.**
- **Reason for high cost of cancer treatment:**
  - **Recovering the cost**: According to pharmaceutical companies, they **spend over $3 billion bringing a new molecule** to the market. They must recover these costs.
  - **Intellectual property protection**: The pharma companies can **exercise monopoly control** over their products.
    - The scope and the power of these monopolies can become nearly **absolute due to several factors.** Ordinarily, patent rights over a medicine last until the expiry of its patent term.
    - In the case of pharmaceutical patents, the leading firms in the industry often **obtain patents on incremental innovations** involving older medicines. It is called **evergreening**.
- **Way Forward**: According to the Rajya Sabha's Standing Committee on Health, invoking the provisions of **Section 100 of the Patents Act** seems to be the best way forward.
  - The Government can invoke provisions of Section 100 which **empowers the government to authorise any entity to use a patented invention** without the authorisation of the patent holder.
  - The most obvious option is to authorise Indian companies to domestically produce high-priced cancer medicines, by granting **compulsory licences** in keeping with Sections 84 and 92 of the Patents Act.

PIB

MARCH 30

## AFINDEX-2023

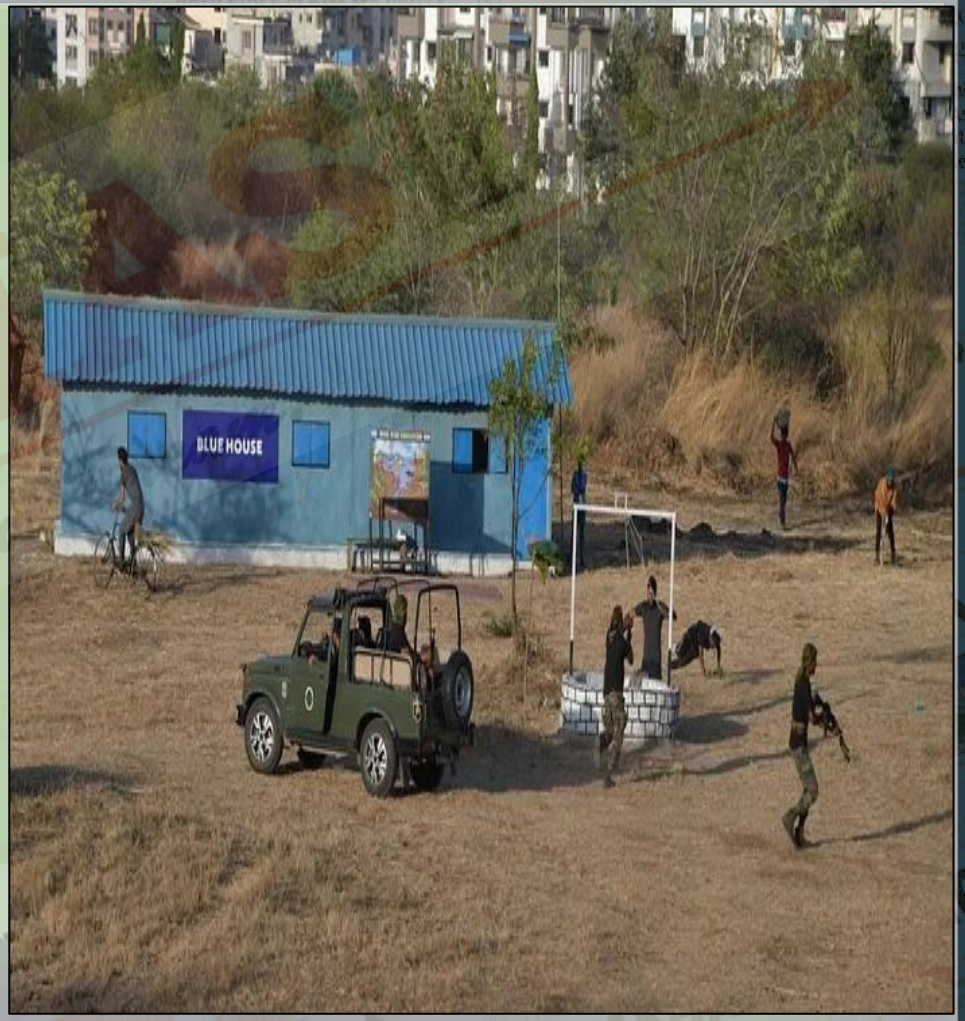
(Syllabus: GS Paper 2 - International Relations)

# INDIA- AFRICA JOINT MILITARY EXERCISE 'AFINDEX-23' CONCLUDED AT FOREIGN TRAINING NODE, AUNDH, PUNE

**Context:** The 2nd edition of joint military exercise "The **Africa-India Field Training Exercise (AFINDEX-2023)"** culminated at Foreign Training Node, Aundh, Pune.

**Key Points**

- A total of 25 nations of the **African continent** with 124 participants and Indian troops from the **SIKH, MARATHA and MAHAR Regiments** participated in the multinational exercise.
- Aim of the exercise was to **build positive military relations**, imbibe each other's best practices and promote the ability to operate together while undertaking execution of Humanitarian Mine Action and Peacekeeping Operations under the UN mandate.
- This joint exercise will **enable the armies to learn and adopt methodologies and tactics** while conducting such operations. Further, the exercise will assist the forces in correct interpretation of Rules of Engagements while undertaking Peacekeeping Operations.
- On the sidelines of the exercise an **'Equipment Display'** was organized in which 75 indigenous products from 32 industries manufactured under 'Make in India' were showcased.



DTE

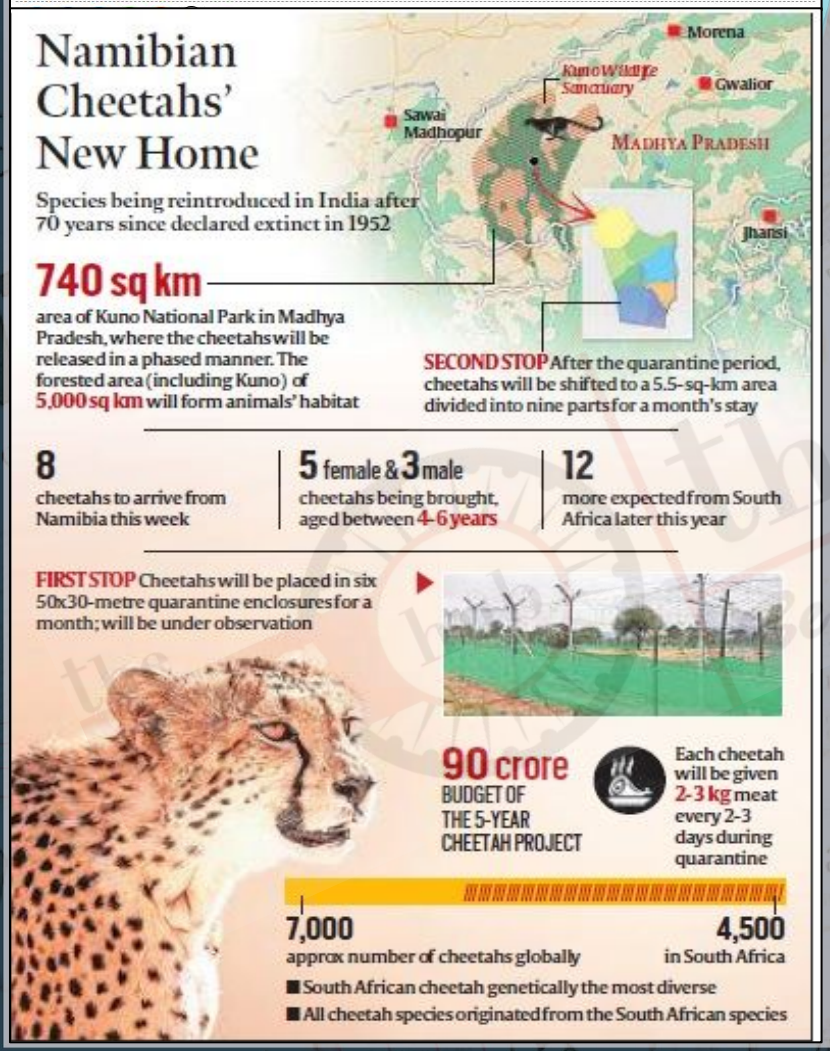
MARCH 30

# CHEETAH'S REPRODUCTIVE CYCLE

(Syllabus: GS Paper 3 - Env & Eco)

## Three-year-old cheetah Siyaya gives birth to litter of four cubs at Kuno

It will take at least three months to understand the gender of the cubs




**Context:** One of the cheetahs brought from Namibia to **Kuno National Park (KNP)** in September last year gave birth to a litter of four cubs March 29, 2023.

- The litter was born to three-year-old **Siyaya**, who was among the eight animals brought in the first translocation.
- It would take at least three months to know the **gender of the cubs**, after which they will be identified and named.

### Cheetah Reproduction

- Cheetahs reach **reproductive age between 20 and 24 months,** with females coming into heat at any time of year.
- **Gestation** lasts approximately **three months**, resulting in a litter of between four and six cubs.
- **Adult females** give birth in intervals of 17 to 20 months, but if cubs are lost or killed she may mate and give birth sooner.
- The **gestation period** is between 90 to 95 days.
- **Litter** size averages 3 to 5 but may vary from 1 to 8 cubs.
- While the mother weans the cubs between the ages of 3 and 6 months, they **don't go off on their own at that point.**
- **Cubs stay with their mother** until the ages of 16 to 18 months, at which point this family unit breaks up while the mother goes off to find a mate.

### Cub Mortality

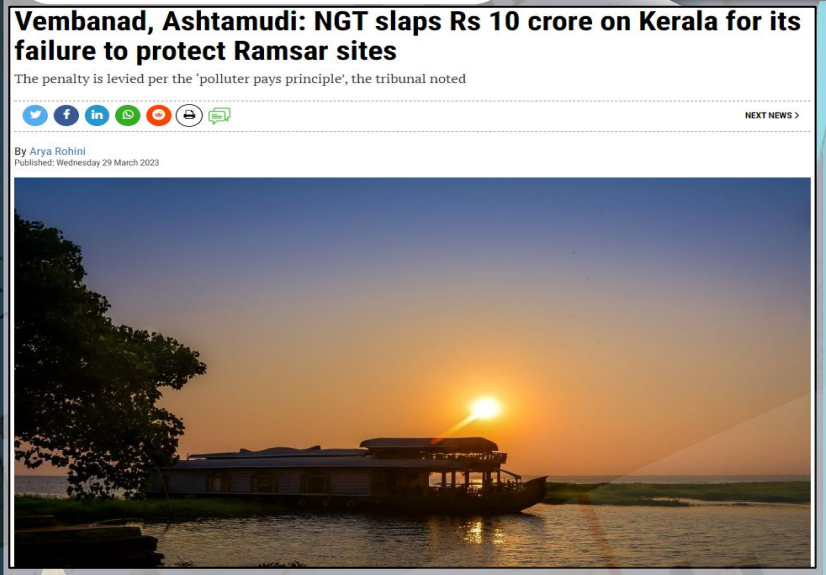
- Cheetah cub mortality rates are **quite high.** It's unusual for all cubs in the litter to survive to adulthood.
- Most cubs die when very young, as the mother must **leave her babies in search of prey.**
- While she is out, other **predators**, such as lions, move in and kill cubs.

DTE

MARCH 30

# VEMBANAD AND ASHTAMUDI LAKES

## (Syllabus: GS Paper 3 - Env & Eco)



**Vembanad, Ashtamudi: NGT slaps Rs 10 crore on Kerala for its failure to protect Ramsar sites**

The penalty is levied per the 'polluter pays principle', the tribunal noted

NEXT NEWS >

By Arya Rohini
Published: Wednesday 29 March 2023

**Context:** The **National Green Tribunal (NGT)** imposed a penalty of Rs 10 crore on the Kerala government for failing to protect the **Vembanad and Ashtamudi lakes,** which are included in the Ramsar list of wetlands.

- The penalty levied per the **'polluter pays principle'** should be deposited in a ring-fenced account.

### Polluter's Pay Principle

- **Polluters Pay Principle** is used in order to make party or an individual to pay for the damage caused to the environment.
- The Polluter's Pays Principle was first introduced in 1972 by the **Organization for Economic Cooperation and Development (OECD)** Guiding Principles concerning International Economic Aspects of Environmental policies where under the polluter was held responsible for the environmental damage and pollution.
- In India, the 'polluter pays principle' was for the first time applied and defined in the 1996 case of **Indian Council of Enviro-Legal Action vs Union of India.**
- It is part of the **1992 Rio Declaration** which gives broader principles to guide sustainable development worldwide.

### Ashtamudi Lake

- Ashtamudi Lake, in the **Kollam District of the state of Kerala,** is the most visited backwater and lake in the state.
- It possesses a **unique wetland ecosystem and a large palm-shaped** (also described as octopus-shaped) water body, second only in size to the Vembanad estuary ecosystem of the state.
- The lake is also called the **gateway to the backwaters of Kerala** and is well known for its houseboat and backwater resorts.
- **Kallada river** is the major source of water for Ashtamdui lake.
- **Munroe Island** (Munroethuruth) is a cluster of eight tiny islands in Ashtamudi Lake.

### Vembanad Lake

- This is the **largest lake in Kerala** and the longest Lake in India.
- Vembanad Lake is also known as **Vembanad Kayal, Vembanad Kol, Punnamada Lake (in Kuttanad) and Kochi Lake (in Kochi).**
- It is bound by **Alappuzha, Kottayam and Ernakulam.**
- The lake has its source in **four rivers, Meenachil, Achankovil, Pampa and Manimala.**
- It is separated from the **Arabian Sea** by a narrow barrier island and is a popular backwater stretch in Kerala.
- **Vallam Kali** (i.e Nehru Trophy Boat Race) is a Snake Boat Race held every year in the month of August in Vembanad Lake.
- In 2002, it was included in the list of **wetlands of international importance,** as defined by the Ramsar Convention.
- It is the **second-largest Ramsar site** in India only after the Sundarbans in West Bengal.
- The Government of India has identified the Vembanad wetland under the **National Wetlands Conservation Programme.**
- The **Kumarakom Bird Sanctuary** is located on the east coast of the lake.
- In 2019, **Willingdon Island,** a seaport located in the city of Kochi, was carved out of Vembanad Lake.

THE HINDU Page 12

# HAJJ PILGRIMAGE

## (Syllabus: GS Paper 1 - Art & Culture)

# Haj pilgrims can undergo screening at govt. hospitals

**The Hindu Bureau**
NEW DELHI

In a first such move, the Ministries of Minority Affairs and Health will jointly hold health camps for Haj pilgrims this year.

It is being done with a view to ensure quality health support to pilgrims, the Minority Affairs Ministry said in a statement on Wednesday.

The medical screening of Haj applicants and issuance of fitness certificate can be done by any government allopathic medical doctor in States and Union Territories. This will ease the process of getting medical screening certificates across the country, the Ministry said.

**Context:** The Minority Affairs Ministry and the Health Ministry will jointly hold health camps for **Haj pilgrims** this year.

- It is being done with a view to ensuring quality **health support to pilgrims.**

**Hajj Pilgrimage**

- **About**: The Hajj is a **religious pilgrimage to the holy city of Mecca in Saudi Arabia** that is mandatory for all able-bodied Muslims who can afford it.
  - It is **one of the Five Pillars of Islam** and is considered a central part of Muslim religious life. Five Pillars are:
    - **Shahada (Faith)**: The declaration of faith in the oneness of God and the acceptance of Muhammad as God's prophet.
    - **Salah (Prayer):** Performing the five daily prayers facing the Kaaba in Mecca.
    - **Zakat (Charity)**: Giving a portion of one's wealth to those in need.
    - **Sawm (Fasting)**: Fasting during the month of Ramadan.
    - **Hajj (Pilgrimage):** Making a pilgrimage to the holy city of Mecca at least once in a lifetime if one is physically and financially able.
- **Duration and Timing**: takes place during the Islamic month of **Dhu al-Hijjah** and involves several rituals.
  - **Dhu al-Hijjah** is the twelfth and final month of the Islamic calendar.
  - It is **considered one of the most sacred months** in the Islamic year and is seen as a time of renewal, spiritual growth, and reflection, and is considered an important time to strive for greater closeness with God.
- **Rituals**: Participating in the Hajj is seen as a way to **demonstrate one's devotion to God** and to earn spiritual merit, and it is a source of great pride and inspiration for many Muslims.
- **Nodal Ministry**: **Ministry of Minority Affairs** is the nodal ministry to conduct Haj pilgrimage in India.
  - Haj pilgrimage for the Indian Pilgrims is conducted either through **Haj Committee of India (HCoI),** which is a statutory organization under the administrative control of Ministry of Minority Affairs or through the Haj Group Organisers (HGOs) dully approved by Ministry.
- **Bilateral Agreement:** India signed the Haj 2023 **bilateral agreement with Saudi Arabia.**
  - According to the agreement, a total of 1,75,025 Indian Haj pilgrims will be able to perform Haj, reportedly the highest in history.

# Secure Top Rank with theIAShub Courses

## Prelims 2023 Courses

01 Prelims Crash Course Score Enhancement Program (SEP)

02 INA Current Affairs (Prelims)

03 TACKLE - Prelims Test Series

04 Geography - Prelims Crash Course

## Quality Enrichment Courses (Mains 2023)

01 Quality Enrichment Program (QEP)

02 Science of Answer Writing (SAW)

## Prelim Cum Mains 2024 Courses

01 NEEV GS Foundation 2024/25

02 INA Current Affairs Pre Cum Mains - 2024

# FREE Download PDF

Login to theiashub.com

- Aaj Ka Quality Enrichment (Toppers' Favourite PDF)
- News-CRUX-10 (10 News. 10 Sources. One Place)
- Monthly Editorials (The Hindu & Indian Express)
- Daily Quiz (Prelims)
- Government Schemes & Ministry Wise Year End Review
- Free Enrichment PDFs (Tailor Made Crisp Study Material)

Log On To Our Unique
Free Answer Writing Sessions with Toppers (FAST) Portal
& Start Practicing!

SCAN HERE

9560082909

t.me/theiashub

/mkyadav

www.theiashub.com

www.theiashub.com