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Topic 1. THE PRIVATIZATION OF BANKS IN THE PUBLIC SECTOR

Important for subject: Economy

Banks in the public sector of India have been struggling with the high amount of non-performing assets (NPAs) that have led to the limitations in normal operation and loss of profitability.

- The steps taken are: RBI has placed many public Sector banks in Prompt Corrective Action (or PCA) Recapitalization of bank Privatisations of PSBs.
- Arguments for privatisation: reduce the financial burden of the government.
- Banks are more profitable and efficient with private ownership.
- Private sector banks have less bad assets.
- A higher percentage of contributions to saving from savers and the lending.
- Greater contribution to employment generation and branch growth.
- Less prone to fraud in banking Greater market capitalisation than PSB.
- Arguments against rapid privatization PSBs are the main source for rural growth and inclusion in the financial system.
- Private banks rule in the urban areas.
- It is the public sector banks who run branch offices in rural India.
- Additional ATMs were opened by PSBs in rural areas.
- Private sector banks only accounted for 1.3 crores out of the 46 crore beneficiaries in the Pradhan Mantri Jan Dhan Yojana (PMJDY).
- According to an RBI report, contrary to what is popular perception PSBs perform better than PVB in terms of the measure of objective satisfaction.
- Profit maximisation is their only motive, the performance of PVBs has always exceeded the efficiency of their public sector counterparts but when their objective changes to include financial inclusion, such as the total branches, agricultural advances as well as PSL advances, the PSBs are better than PVBs.
- Dominant share of Infrastructure finance-low profit and long gestation projects PSBs also perform better in the transmission of monetary policies and assisting countercyclical monetary policies to take off.
- The focus should be on the creation of a mix of private and public banks that are able to meet the requirements of a multi-faceted economy like India.
- Scheduled commercial banks' are banks that are included in the second list in the

Reserve Bank of India Act.

- It includes Public Sector Banks, Regional Rural Banks and private sector Banks and small Finance Banks (SFBs), scheduled Payments Banks and Foreign Banks.
- Base Private sector bank Controlling authority of public sector banks Private individuals Government of India.
- Shareholding pattern of more than 50% shares with private companies or individuals.
- The majority of shares belong to central or state government legislation.
- Registered under the Companies Act 2013 Special acts that were passed by Parliament, such as the State Bank of India (Subsidiary Banks) Act 1959
- The body that regulates RBI FDI Cap of 74% with no control or management.
- A single entity does not have greater than 10% of an institution.
- 20% Management selection Personal process in accordance with RBI regulations Bank Bureau of India Central Vigilance Commission and RTI Act 2005 private sector banks are not within the jurisdiction that of Central Vigilance Commission and RTI Act 2005.
- All PSB's fall within the jurisdiction of Central Vigilance Commission and RTI Act 2005.

Topic 2. OVERSEAS INVESTMENT

Important for subject: Economy

What's the story?

- The finance ministry has made it more difficult for those who have defaulted on loans as well as those who are under investigation by inquiry organizations to fund foreign organizations.
- They must obtain the no-objection certificates (NOC) with their lending institutions or from the authorities that regulate or investigate prior to making investments abroad.
- This agent of intelligence is going to be needed for anyone who World Health Organization includes a checking account that is classified as non-performing quality or has been classified as a will full non-payer at any time by any banking institution, or Important for subject to an investigation by a money service regulator, Social Control Board of Directors (ED) as well as the Central Board of Investigation (CBI).
- At present time, investment in overseas property of a resident of the Republic of India

is ruled by the exchange Management (Transfer or Issue of any Foreign Security) laws, 2004 as well as the Exchange management (Acquisition and transfer of Immovable property outside India) laws in 2015.

- This law, the Overseas Investment Rules and Regulations issued by the Foreign Exchange Management Act (FEMA) encompasses all current regulations pertaining to investments abroad and also the transfer and acquisition of property that is immovable in other countries than India.
- In accordance with the Exchange Management (Overseas investment) Rules 2022, associate Indian company can invest as much as four times its net value in a foreign entity.
- It is permissible to speculate as much as fifty percent of its net value in portfolio investments abroad.
- Associate Indian entity may develop Overseas Direct Investment (ODI) through the purchase of shares through subscription or purchase through tender or bidding procedure through rights offering or the allotment of bonus shares, capitalisation, swap of securities.
- This can be done through merging, demergering, integration or any other arrangement.
- An associate Indian institution could establish ODI in a foreign company which is engaged directly or indirectly in the business of monetary service.
- A resident will invest in non-financial companies with no limit, to accumulate foreign securities as a result of inheritance or gift from a resident of the Republic of India and just in case the presenter is overseas (as in the rules under the Foreign Contribution (Regulation) Act 2010)
- A director or an employee of an office located in India or a branch of an overseas entity, or subsidiary of an Asian countries of an distant company, or an Indian entity in which the foreign entity holds either indirect or direct equity holding permitted acquisition of shares or shares of interest under the worker stock possession arrangement or the theme of worker edges, as well as equity share.
- Indian resident or entities can take part in ODI for start-ups that are recognized by the law of the country of origin, but only through its internal accruals.
- Not all Indian resident is going to be permitted to invest in foreign companies that are

involved in property related businesses, gambling of any form, or handling money products that are linked to the Indian financial unit without receiving the central bank's explicit approval.

- Direct investment outside Asian country is when investments are made that are made under either the automatic Route as well as the Approval Route or Approval Route, are made by means of contributions to the capital as well as subscriptions to the note of a distant company or through the purchasing shares in an entity that is distant, either through market purchase, non-public placement or exchange, which entitles the buyer to the acquisition of a semi-permanent interest within the entity of foreign origin.
- Overseas Portfolio Investor-listed Indian businesses can put up to 50% of percent of their assets at the time of their last Balance Sheet audited in foreign businesses, which are which are listed on a recognized exchange or in the debt securities that are rated by these companies.
- "Foreign Direct Investment" (FDI) is when the corporation buys AN interest in the course of a business by a corporation that is located outside its own boundaries.
- Direct investment from overseas ODI is when an investor from a resident company invests in an owned wholly affiliate (or joint venture) in a non-resident nation in order to grow the company's operations.

Topic 3. DECLINING STATE FINANCIAL HEALTH

Important for subject: Economy

Chief Ministers of Fiscal Policy expressed their concerns about the decline in state revenues during the NITI Aayog meeting chaired by the Prime Minister.

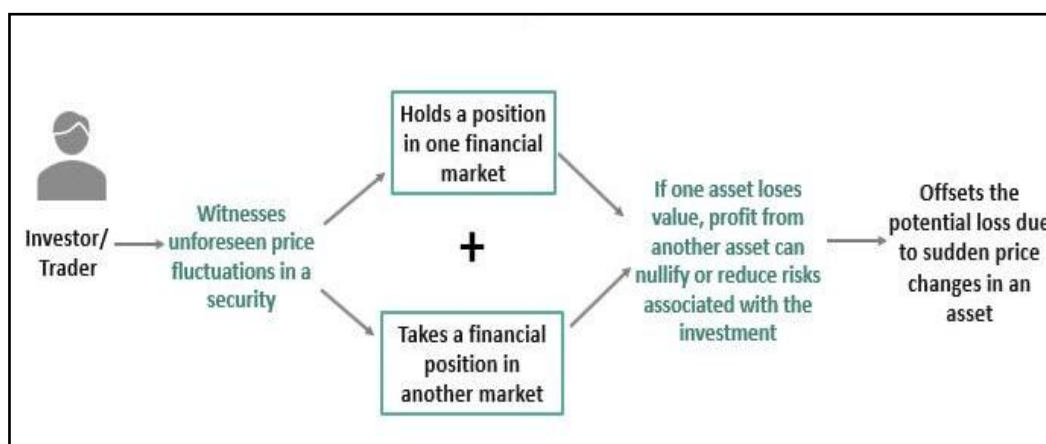
- Causes of worsening financial health of States: Schemes and exigency-implementation of the Ujwal DISCOM Assurance Yojana, farm loan waivers, the pandemic Revenue- expenditure mismatch
- The Constitution provides the Union the government with more power for raising revenue and the States are charged with most of the welfare-related and development duties.
- Aggregate Revenue increased Aggregate Expenditure created Centre 62.7 37.3% 37.3 8/18 State 37.6 percent 62.4 Decline in devolution Although the 14th and the 15th FC

increased the percentage of states in taxes on gross to more than 40 percent, the actual percentage did not reach the mandated amount.

- After peaking at 36.6 percent in FY19 States decreased their share and is now at about 29 percent.
- This gap, which was previously reflected in devolution percentage that was recommended from the FC and the actual devolution has grown to its highest level in the last two decades.
- The revenue share of the State is decreasing while the Centre's share is rising The percentage of surcharges and cessation in the tax revenue of gross tax has increased from 10.4 percent in FY12 to 20% in FY21. This isn't part of the share shared by States.
- For FY19 as well as FY20 around 40 percent of cess that were imposed were not transferred into reserve funds. Reserve Funds.
- In the period between FY10-FY20 there was not one cent of oil cess paid in the Oil Industry Development Board (OIDB).

Topic 4. IMPORT HEDGING

Important for subject: Economy



Concerned about the fragility of India's external accounts and the declining rupee, Indian importers are covering a greater portion of their currency exposures than required to.

- Information on the causes of currency depreciation: the high cost of imports for oil as well as high inflation in the domestic market along with the Federal Reserve's excessive interest rate hikes that result in capital outflows.
- The Impact-India region saw a record-breaking export deficit that reached \$30 billion

during July following a contraction in exports at the beginning of nearly one and a half years.

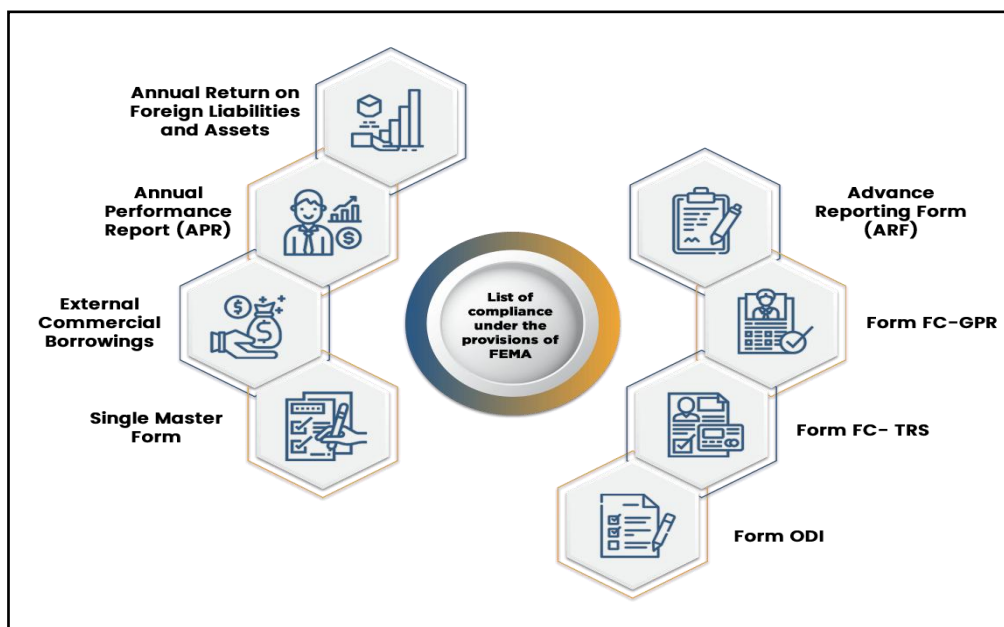
- Experts anticipate the deficit in the current account to increase dramatically without much or no assistance from investments.
- It is normal practice for 50% or more of risk is to be covered. In the present importers are hedged against imports close to 80%. Concept
- The term "Currency Hedging" refers to the process of entering into an agreement with a financial institution to guard against unanticipated changes, anticipated or expected in exchange rates.
- Hedging is an insurance policy that reduces the effect of risk associated with foreign exchange.
- A foreign or importer borrower is liable for payments for foreign currency.
- This is why they are eager to make sure the INR remains strong to ensure that they will get greater dollars in exchange for the identical amount of rupees each time their foreign currency payment is due.
- A foreign currency lender will need protect his business from the weakening of the rupee.
- The exporter, on contrary, is able to pay in foreign currency that are due at an undetermined date.
- The exporter must make sure that the rupee remains in a weak state so that he receives more INR for every dollar that he pays.
- Exporters will feel satisfied when the INR declines but will have to be prepared for any strengthening of the rupee.
- What is the process of currency hedge?
- There are two primary strategies portfolio managers employ to control risk from foreign currency forward contracts - The portfolio manager can sign the agreement of exchange for a specific amount of money at an unspecified date and rate.
- The amount of money that is exchanged will fluctuate and is essentially neutralize the risk of currency in the assets that are used as the basis.
- Remember that the investment won't gain if fluctuations in currency work for its benefit.
- Options - for the cost of a premium, options allow the owner the ability but not the

- obligation to swap one currency for another at a fixed rate for a specific duration.
- This minimizes the chance that changes in exchange rates could alter the value of the investment.
 - A call spread entails buying an option, with the ability to purchase dollars, and then offset its costs by selling another option.
 - Seagull options reduce costs further by the business making a second option sale in conjunction with the call spread.
 - This risk could be remediated with futures or options. Let's consider the case of the pair of US-Rupee:
 - How can exporters make use of currency derivatives in order to protect his risk of currency fluctuations?
 - Consider you are assuming that Raghav Exports Ltd. has an export inward remittance which will be received on September 30th for \$50,000/- Currently it is Rs.64\$.
 - This means that this would translate into an inflow to INR 32 lakhs by the 30th of September.
 - In the event of a massive FDI inflows into India as well as the FDI inflow, the INR could appreciate to \$ 62 on September 30th.
 - That means Raghav exports will only receive Rs.31 thousands in terms of rupee.
 - This means that the company must hedge its outward dollar risk.
 - The company is selling fifty lots (each amount is \$1,000) in the USD-INR exchange at Rs.64.
 - When the date of the inward transfer is 30th September, let's believe that the INR has appreciated to \$ 62.
 - If Raghav Exports receives its remittance of \$50,000 or more on September 30 the value that is converted would total 31 lakhs.
 - In addition, Raghav has also sold 50 lots of USD-INR futures for Rs.64.
 - Because the price is at just 62 dollars, Raghav exported lots will earn an income of Rs.1 lakh on this purchase.
 - Another question is what happens if INR declines to Rs.68. In normal times, Raghav Exports would have earned a profit, but due to the hedge, it is locked in at Rs.64 per dollar.
 - This could result in a loss of Rs.4 However, the intention is to safeguard your risk of

- losing money rather than to generate profit.
- Two ways in which this could be overcome.
 - You can either keep the USD-INR currency pair using the strictest stop loss, or the hedging is carried out through Put options rather than options so that the risk of the most be controlled to the level of the premium for options.
 - How can an importer make use of derivatives of currency to protect his risk with regard to currency?
 - An importer or foreign currency borrower will be able to pay the option of paying a dollar on an undetermined date.
 - This is why they should make sure that the INR does not decrease excessively, as this will result in them needing more rupees to pay for the same amount in dollars.
 - The person who imports or is a foreign currency borrower could hedge their risk by purchasing USD-INR futures.
 - If the rupee appreciates then the dollar will appreciate, and the price of USD-INR futures will increase.
 - Any losses on the dollar due to a weaker currency is compensated by the long-term futures contracts on the USD-INR.

Topic 5. FOREIGN EXCHANGE MANAGEMENT (OVERSEAS INVESTMENT) RULES 2022

Important for subject: Economy



Indian corporate entities can invest overseas above the limits of the law in important sectors like natural resources and energy Important for subject to the necessary approvals.

Foreign Exchange Management (Overseas Investment) Rules 2022:

- The rules have been made public by the Foreign Exchange Management Act, is to be managed through the Reserve Bank of India (RBI) and will encompass all norms currently in place for foreign investments, as well as the transfer and acquisition of property that is immovable outside of India.
- It defines Overseas Direct Investment and Overseas Portfolio Investment.
- A Indian company can invest as much as four times their net value in foreign entities.
- It is allowed to invest up to 50 % of its total assets in overseas portfolio investments.
- Any resident of India is able to contribute to the investment equity or OPI according to the limits of the non-restricted Remittance Scheme of RBI.
- Overseas investment that is greater than the limits is permitted within the strategic sectors which includes natural resources, energy, and other areas that can be determined by the government
- Indian company can invest Overseas Direct Investment (ODI) by purchasing shares by subscription, purchase through tender or bidding process through rights and allotments of shares, bonuses, swapping securities and also through merger, demerger amalgamation or other scheme of arrangement.
- Indian Financial institution can create ODI within a foreign company which is engaged directly or indirectly in financial services.
- In the past, Overseas Direct Investment by a non-financial sector Indian entity is not able to invest in foreign companies involved in financial services.
- Non-financial entities are able to invest directly via the automatic route into an entity from another country that is engaged in financial services (except the banking industry and in insurance).
- An individual who is resident of India is able to invest in non-financial businesses without limitation, and to purchase foreign securities by the inheritance of a gifts from someone who lives in India and in the event that the person giving the gift is the country of origin (as as per the rules in the Foreign Contribution (Regulation) Act 2010)
- Director or employee of an office located in India or a branch of an overseas company

or an affiliate in India from an offshore company or an Indian entity for which the overseas entity holds directly or indirectly held equity that allows the purchase of shares or other interest under the Employee Equity Ownership Plan or the Employee Benefits Scheme as well as sweat equity equity shares.

- Indian entities and residents are able to create ODI in start-ups that are recognized by law in the country of their host however, only through their internal reserves.
- There is no way for an Indian resident is allowed to invest in foreign companies that are involved in real estate-related business or gambling of any kind or dealing with financial products that are linked with the Indian rupee, without the central bank's approval.
- The new rules propose that items under the approval route will now be permitted by the automatic route: the issuance corporate guarantees for or on behalf the second or subsequent levels of step-down subsidiary (SDS) from an Indian entity previously required approval from the Reserve Bank.
- Disinvestments that involved writing-offs over the limits previously needed prior permission from the Reserve Bank.
- The purchase of equity capital in an entity outside of the country through a deferred payment method is allowed under the automatic route that was previously a part of the approval process.
- Indian company that isn't involved in financial service activities in India can take Overseas Direct Investment (ODI) to a foreign entity within the International Financial Services Centre (IFSC) that is engaged in financial service activities including banking and insurance.
- Any resident of India may contribute towards an investment vehicle or fund set up within IFSC as Overseas portfolio investment.
- It also has added the facility of late submission charges for the filing of various overseas investment reports or documents on the same lines as applicable to Foreign Investment and External Commercial Borrowings related transactions.
- The distinct reporting requirements for winding up or setting up down step-down subsidiaries or altering the shareholding structure of this foreign company have been eliminated.

Topic 6. LABOUR CODES

Important for subject: Economy

Prime Minister Narendra Modi will inaugurate the two-day gathering at Tirupati on Thursday.

- It will discuss a variety of topics: Deliberations details reforms and social security for informal workers, Vision-2047 for the workers Proposed introduction of all four codes for labour.
- The central government is seeking agreement with states in all aspects and is also publishing draft rules from every state and Union Territories.
- Integration of e-Shram portal into social security programs operated by central and state governments in order to provide universal social protection for workers and increase job opportunities for everyone.
- Enhancing medical care and services via ESI (employee State Insurance) hospitals managed by state governments, and Integration with Pradhan Mantri Jan Arogyaya Yojna (PMJAY).
- The major highlights in The New Labour Code Code of Wages 2019 It regulates pay and bonus system in all areas of employment in which any trade, industry or business is taking place.
- It incorporates the following four laws on labour including the Pay of Wages Act, 1936 Minimum Wages Act, 1948 The Act on Payment of Bonus 1965 Equal Remuneration Act, 1976
- It makes universal the provisions of minimum wages and prompt pay in wages for every employee, regardless of their sector or wage limits and aims to guarantee "Right to Sustenance" for each worker.
- It also aims to strengthen the protections provided by law of the minimum wage.
- It is stipulated that workers who earn a monthly wage are paid their wages by 7th month's end while those for a daily basis should receive their salary on the final day of each week and daily bets will receive it in the exact same time.
- This is because the Central Government is empowered to fix the floor wage considering the standard of living of employees.
- It is able to decide to set different floor rates for different geographic areas.

- The minimum wage determined by the state or central governments should be higher than that of the floor.
- Industrial Relations Code 2020 Industrial Employment (Standing Orders) Act 1946 requires employers in any industrial establishment in which 100 or more employees employ to clear outline the terms and conditions of employment as well as the rules of conduct for employees via standing orders/services regulations and to communicate them to employees.
- The new provisions for standing orders will be in effect to every industrial establishment in which 300 or more workers are employed or employed on any day during the preceding 12 months.
- The proposal is that workers in factories have to provide a notice of at minimum 14 days prior to employers in case they wish to strike.
- Any employee of any industrial establishment can strike without giving a notice of 60 days and in the course of any proceedings before the Industrial Tribunal or an Industrial Tribunal or National Industrial Tribunal and sixty days after the end of any such proceeding.
- The new regulations also provide for new conditions for the conduct of legal strikes.
- The period of time for arbitration procedures has been added in the terms and conditions for workers prior to going on a legal strike, as opposed to the only time available for conciliation in the present.
- Additionally, every workplace with 20 or more employees will be able to establish at least one grievance Redressal Committees for resolution of disputes that arise from workers' grievances.
- The code also calls for the funds for reskilling to assist workers who have lost their skills.
- Occupational safety, Health and Working Conditions Code 2020 defines the expectations for employees and employers and sets the safety standards applicable to different industries with a focus on working and health of workers, working hours, work, leave, etc.
- The code also recognizes the rights of workers on contract.
- The code gives employers the option of hiring employees on a fixed-term basis, based on the basis of requirements and without limitation in any industry.

- Additionally, it gives statutory benefits like social security and pay to workers on fixed-term contracts at the same level as the permanent employees.
- The law also stipulates that workers are not permitted working in a workplace for longer than 8 hours per day or more than six days per week.
- If overtime is required the employee must be compensated twice the amount of pay.
- It is applicable to small businesses, that employ up to 10 people.
- The code also promotes gender equality and strengthens the women in the workforce.
- Women will be able to work in any establishment for any type of work.
- They also they are permitted to be employed before 6 am and after 7 pm, with respect to the conditions related on safety, holiday, and working hours.
- First time ever that the labour code recognizes the rights of transgender workers.
- It also requires industrial establishments to have washrooms with showers, toilets as well as lockers for female, male as well as transgender workers.
- Code on Social Security 2020 it replaces nine laws relating to social security, including the Maternity Benefit Act, Employees Provident Fund Act Employees Pension Scheme Employees Compensation Act among other legislation.
- The code will extend social security benefits to those employed in the unorganized sector, which includes gig workers, migrant workers, and platform workers.
- The first time ever, the benefits of social security will be extended to farmers as well.
- The law also cuts down the duration of gratuity from the continuous five-year period by one year to all sorts of employees, such as employees with fixed-term contracts, fixed-term workers and weekly and daily wage employees.
- The code proposes the establishment of a National Social Security Board which will recommend that the government developing suitable plans for various groups of unorganized workers including gig workers and platform workers.
- In addition, aggregators that employ gig workers must contribute 1 -2 percent of their annual revenue to social security, with the contribution amount not exceeding 5 percent of the amount paid by the aggregator to platform and gig workers.

Topic 7. HIGHWAYS SECTOR

Important for subject: Economy

Union Road Transport & Highways Minister Nitin Gadkari stated that the industry of highways in India has enormous potential to drive economic growth.

- Highway development: There is a mix of models in India - BOT (build operate transfer)
- This is the most basic and common PPP model in which the private party is responsible to develop, construct the facility, manage it (during the period of contract) and then transfer that facility over to public sectors.
- The job for the partner from private industry is raise the funds needed for the project and assume the responsibility of building and maintain the project. In exchange the public sector partner is allowed to take revenue from customers.
- The national highway projects leased out by NHAI under the PPP model is an excellent example of this model.
- The TOT (toll operate transfer) models TOT as an asset recycling programme in which the already operating National Highways are given to private companies with long-term agreements.
- The duration of the contract for the TOT model is 20 years during which the concessionaire is required to maintain and run the road.
- Hybrid Annuity Model (also known as HAM Hybrid Annuity model is combination of EPC as well as BOT model. EPC is an abbreviation for Engineering, Procurement, and Construction and is a method of building infrastructure where the government reimburses private firms or players to build roads.
- The government contributes 40 percent of the project's cost during the initial five years, through annually paid installments (annuity).
- The remaining 60 percent is set by the developer.
- It is paid back as a variable amount following the finalization of the project by NHAI who collects the revenues.
- Infrastructure investment trust is an Collective Investment Scheme similar to mutual funds, which permits direct investment from institutional and individual investor in the construction of infrastructure.

- They are created to pool small amounts of funds from a range of shareholders to purchase assets which provide an income over a long period of time.
- A portion of the cash flow will be distributed as dividends to investors.
- The InvITs are Important for subject to regulations governing the SEBI (Infrastructure Investment Trusts) Regulations (2014, version). Other models include Build-Own-Operate (BOO)
- This is a variation of the BOT.
- The different is that ownership of the constructed facility will be held by the private sector in this case.
- A public-sector partner agrees to purchase the services and goods that are produced by the project under the terms of a contract that is mutually approved. Build-Own-Operate-Transfer (BOOT): This is also on the lines of BOT.
- Following the negotiation period the infrastructure asset is transferred either to the government or an operator that is private.
- This method has been employed for the construction of ports and highways.
- Build-Operate-Lease-Transfer (BOLT): In this approach, the government gives a concession to a private entity to build a facility (and possibly design it as well), own the facility, lease the facility to the public sector and then at the end of the lease period transfer the ownership of the facility to the government.
- Lease-Develop-Operate (LDO): the government or the public sector entity retains ownership of the newly created infrastructure facility and receives payments in terms of a lease agreement with the private promoter.
- This is the most common method used when developing airport facilities.
- Rehabilitate-Operate-Transfer (ROT): Under this approach, the governments/local bodies allow private promoters to rehabilitate and operate a facility during a concession period.
- Following the concession period, the project is returned to local bodies or governments.
- DBFO (Design Construction finance and operate) in this model the private company is responsible for the planning, construction, financial and operations of the project throughout the duration of the concession.

Topic 8. IT DEPT ISSUES NOTICE TO ANIL AMBANI FOR HOLDING FUNDS WORTH RS 814 CR IN TWO SWISS BANK ACCOUNTS

Important for subject: Economy

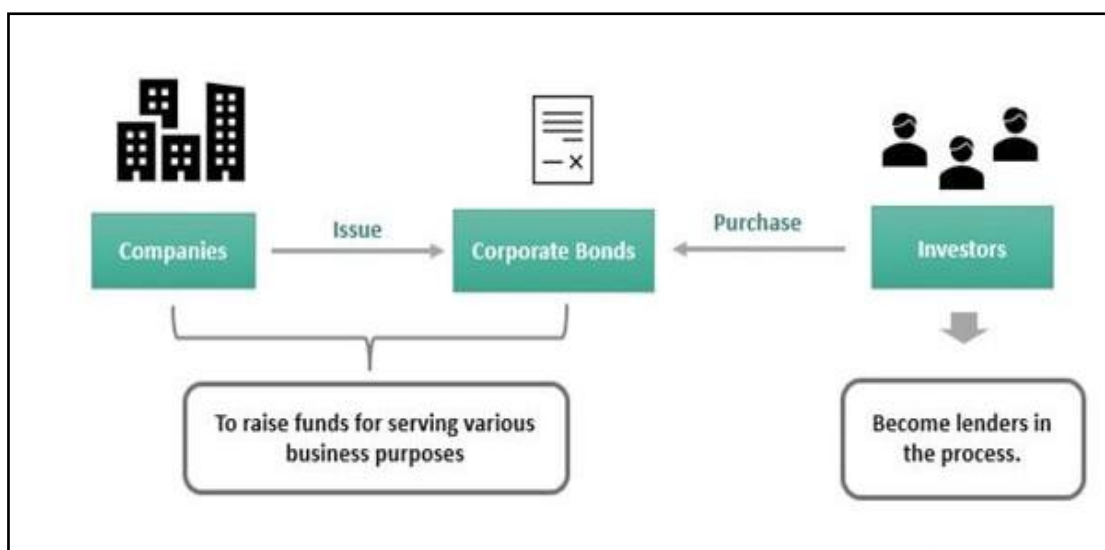
The Income Tax Department has been seeking to prosecute Reliance Group Chairman Anil Ambani under the Black Money Act for allegedly not paying Rs 420 crore in taxes on unreported funds of more than 814 million held on two Swiss bank accounts.

- The department has accused Ambani who is 63, has been charged for "wilful" evasion, saying the 63-year-old "intentionally" did not disclose the details of his foreign bank account and financial interest in the eyes of Indian Tax authorities.
- The department stated that he was at risk of being prosecuted under Articles 50 and 50 of the Black Money (undisclosed foreign income and assets) Imposition of Tax Act of 2015, which allows the maximum punishment as 10 years of imprisonment and the possibility of a fine.
- The black Money (Undisclosed International Income and Assets) and the Imposition of Tax Act, 2015 "Undisclosed foreign income and asset is described as the total amount of income that is not disclosed to an assessor derived from sources outside India or the worth of an undeclared asset that is located outside India.
- It penalizes concealing foreign earnings and provides criminal liability for anyone who tries to avoid taxation in relation to foreign earnings.
- The Act offered a once-in-a-lifetime chance for Indian inhabitants to file unreported foreign earnings and assets.
- The individual concerned had to pay taxes at the rate of 30%, and an equivalent amount as a form of penalty if he was found to have unidentified wealth in the overseas.
- In the event of non-declaration, the penalties included tax-slapping at a rate of 30% , along with a penalty of three times the tax evaded, or 90% of the unreported income or the worth that the property.
- The Act allows for a sentence of imprisonment for 3-10 years in the case of willful evasion.
- The unreported foreign assets and income of an individual will comprise:
- Income, derived from sources that is not located in India and isn't disclosed in tax returns filed

- income, derived from a source outside India and for which no taxes have yet been reported and
- the value of an asset that is not disclosed that is located outside India.
- Administering authority - The Central Board of Direct Taxes and the current tax authorities' hierarchy based on the rules in the Income Tax Act, including the appeals process that is regulated thereunder and are responsible for the taking the law into effect.
- The Act will apply to any person:
 - who is a tax-resident who is a tax resident India according to the test under the Income Tax Act, 1961 (ITA);
 - that is not a a resident but is not ordinarily a resident';
 - who is liable for tax pursuant to the UFIA Bill on unconfirmed foreign assets and income, or any other amount of money.

Topic 9. CORPORATE BOND

Important for subject: Economy



In FY22 the amount raised through the public issuance in corporate bonds was around 2 percent of the amount of money raised via private placements, according to the deputy governor of Reserve Bank of India (RBI)

- Corporate Bonds:
- Corporate Bonds are loans that companies or private firms issues to raise funds through the general public.

- Individuals who buy corporate bonds are known as bondholders. They loan money to the company through purchasing corporate bonds issued by the company.
- If bondholders purchase the bonds issued by a business it makes an official commitment to make regular interest in the amount of principal, based on the rates of corporate bonds.
- Additionally, upon completion, the company is required to repay its principal sum to bondholders.
- Corporate bonds have a myriad of options, but they must meet the fundamental legal obligations, like the payment of interest (not as in bonds with zerocoupon) as well as the repayment of principal.
- Types of Corporate Bonds Zero-coupon Bonds:
- These bonds don't provide regular interest to bondholders , but are available at a discounted price.
- The sole payment made is for the repayment of that principal sum at moment of the maturity date.
- But, bondholders must pay taxes on the interest amount.
- Convertible Bonds:
- Hybrid bonds are those which have the possibility of being changed into stocks, in accordance with the assets in the bond.
- When the bonds are transformed into regular shares, bond holders become shareholders, and the issuer will not be bound to pay any dividends in the future.
- Floating Rate Bonds:
- The floating rate bonds fluctuate in interest rates. They offer various interest payments to holders of the bonds each time.
- The coupon rate is determined on the current interest rates on the market as well as the capability of the company to offer a certain amount of amount of interest to bondholders.
- Fixed-Rate Bonds:
- Fixed-rate corporate bonds, sometimes known as vanilla bonds. They pay bondholders a set amount of interest.
- The rate of coupon is set at the time of the issuance of the bonds, and it does not alter throughout the life of the bonds issued by corporations.

- Investment Grade Bonds:
- They are classified according to their credit rating. These are the corporate bonds with ratings that are higher than BBB and up to the highest score of AAA.
- These bonds come from financially sound businesses and come with a low chance of payment default.
- Junk Corporate Bonds:
- Junk bonds are one type of bond that comes with the chance of default.
- The issuer of these bonds might not have enough liquidity to be able to pay interest or to repay their principal sum to holders of the bonds at the bond's maturity.
- These bonds that are issued by struggling businesses are known as junk bonds. They typically yield higher rates as it is only by the high yield of junk bonds can mitigate the possibility of default.
- Obligations issued by bonds:
- Public Issue When an offering or offer to purchase securities is made to prospective investors to be part of the shareholder family for the company that issued it, it's known as a public offering.
- Public offerings can also be classified into an Initial Public Offering (IPO) which is when an unlisted business makes an issue of securities or offers its securities to sell or both of them for its first public offering to general public this is known as an IPO.
- This allows for the trading and listing of securities of the issuer on the Stock Exchanges.
- Follow on Public Offer (FPO):
- If an already listed company creates a new issue in securities for sale to the general public or makes an offer to sell to the general public It is known as an Following on Public Offer (FPO).
- Private placement:
- Private placement is the process of selling securities to a very tiny number of investors to help in raising capital.
- Private placement investors typically large banks as well as mutual funds insurance companies, pension funds.
- Private placements are different from a public issue where securities are offered to purchase on the market for sale to investors of any kind.

- Private placement of convertible securities or shares from a listed issuer could be classified into two categories:
- Preferential allotment: If an issuer listed on the stock exchange issues shares or convertible securities to a specific set of people in accordance with SEBI guidelines, it's called a preferential allocation.
- The issuer must conform to various requirements that include, among others, disclosures about pricing within the announcement, the lock-in, and so on. In addition, there are the rules set out under the Companies Act.
- The Qualified Institutions Placement (QIP): If a listed issuer offers equity shares or convertible securities in equity shares for qualified buyers of institutions with the exception of the SEBI guidelines, it's known as the QIP.
- Rights Issue:
 - If a securities issue is issued by an issuer to shareholders who are in existence as of the date specified by issuer (i.e. record date) this is referred to as an rights issue.
 - The rights are granted in a certain proportion to the amount of securities in possession at the time of the recording date.
- Bonus Issue:
 - When an issuer announces an offer of its securities current shareholders on a recorded date, without receiving any compensation from them, it's known as an issue of bonus.
 - They are funded from the company's reserve account, which is free, (or share premium) account, in an exact proportion to the number of shares that are held at a particular date.

Topic 10. 135AA OF THE CUSTOMS ACT***Important for subject: Economy***

The Central Board of Indirect Taxes and Customs (CBIC) has issued a penalty of Rs.1 lakh for the initial offence in subsection 135AA under the Customs Act.

- The Union Budget 2022 included section 135AA, which protects the information on export and import provided to Customs by exporters or importers in their declarations. The section prohibits publication of this information, subject to the provisions of law as an offense in the Customs Act.

135AA of the Customs Act:

- The Union budget for 2022 included section 135AA to the customs Act. The section bans the unauthorized publication of information about import-export transactions.
- Publication is the release of information about the classification or the quantity of goods that are entered to export from India and import to India or the specifics of the importer or exporter of these products
- A person can be punished by six months in prison or an amount of fine that could be increased to Rs. 50,000 or both for non-authorized publication of data on import and export.
- The penalty could increase by 100 percent for each subsequent violation.

Central Board of Indirect Taxes & Customs (CBIC)?

- The Central Board of Indirect Taxes is a part of the Department of Revenue, Finance Ministry, Government of India.
- The CBIC was earlier was known as CBEC, which was formerly known as the Central Board of Excise and Customs (CBEC).
- It formulates policies of subjects relating to the collection and levy of central excise duties customs central goods and services tax , and IGT the administration of the taxes they collect, the prevention of smuggling, and also the use of drugs to the extent that it is required.
- CBIC CBIC is the governing authority for its subordinate agencies which include the Central Excise and Central GST Commissionerates, Custom Houses and the Central Revenues Control Laboratory.
- CBIC is a legal organization created by the Central Boards of Revenue Act 1963.
- CBIC was created in 1964 after it was formed when the Central Board of Revenue

was divided into two entities: Central Board of Direct Taxes (CBDT) and the Central Board of Excise and Customs that was changed to CBIC in 2018. Central Board of Indirect Taxes and Customs in the year 2018.

- The Central Board of Revenue was created in 1924 under the Central Board of Revenue Act 1924, as the highest authority of the Income Tax Department.
- CBIC chairperson is the CBIC Chairman is also the most senior Indian Revenue Service (IRS - Customs & Indirect Taxes) official in India.
- CBIC Functions CBIC administers indirect taxes in India like tax on services and goods and customs.
- Tax collection for Goods and Services Tax and earlier Central Excise Duty and Service Tax.
- Collection of Customs Duty on Land Customs Stations, Inland Container Depots (ICDs), Special Economic Zones (SEZs) & Container Freight Stations (CFSs).
- Collection of Customs Duty on International Airports, Seaports, Custom Houses, International Air Cargo Stations & International ICDs.
- Prevention of Smuggling on International Airports & Sea.
- The prevention of smuggling through Land Customs Station & Border Checkpoints.

Topic 11. INDIA SAID TO PLAN SOPS FOR RUPEE USE IN RUSSIA TRADE

Important for subject: Economy

India might offer incentives to exporters who settle trades with rupees in order to increase the acceptance of the currency and boost exports of goods to Russia which have dropped due to sanctions from the west according to sources from the government and industry.

- This move is designed to help boost Russian trade following an announcement by the Reserve Bank of India (RBI) introduced the mechanism for international trade settlements that use the rupee last month.
- Indian firms are already converting euros and dollars to Asian currencies in order to settle trades and keep out Western sanctions against Russia following its invasion into Ukraine.
- One of the most probable incentives that would be offered would be to apply an existing program to trade with fully convertible currencies like the euro and the dollar to the rupee that can only be converted partially according to three sources.

- Under the current programme, Indian exporters receive rebates on a certain percentage of taxes and customs duties that accumulate throughout the production process for a good.
- The new incentive will be applied to products that are exported using the rupee as currency, according to the sources stated that convertibility of currency is when the any currency in a country is able to be converted to foreign exchange at a market-determined rate of exchange which is, the rate of exchange as determined by the demand for and supply of currency.
- For instance, the conversion of rupee is a benefit for anyone who has foreign exchange (e.g. US dollars, Pound Sterlings etc.) can be converted to rupees according to the market-determined rate of exchange.
- Rupee can be converted on both the current account as well as on the capital account.

Rupee convertibility and the benefits:

- Current account convertibility to the rupee Capital Account Convertibility of the Rupee Convertibility of the current account is when foreign currency (e.g. the Pound Sterling currency, U.S. Dollar etc) obtained to export goods or services is able to be changed into Indian rupees and vice versa in cases imports.
- The Capital Account Convertibility (CAC) refers to the ability to transform local financial assets into foreign financial assets, at the exchange rate determined by market forces.
- Also known as Capital asset liberation' other countries, it entails freedom of exchange for currencies at lower rates as well as unlimited mobility of capital. India is currently experiencing partially convertibility to capital accounts.

Promotion of exports

- The market rate is generally higher than the officially regulated exchange rate.
- It means that from exports, exporters can earn more rupees in exchange for foreign currency.
- This will aid in increasing exports. Unlimited movement of Capital: Capital account convertibility permits free movement of Capital to countries from foreign investors.
- It permits foreign exchange that is brought in as Capital to convert into rupees with the market rate which is very happy.
- It allows foreign investors to move into and out of an economy.

- This allows domestic businesses to borrow funds from overseas.

Encourages substitution of imports:

- Imports are expensive due to the currency's convertibility.
- This discourages imports, and increases the likelihood of substitution

Investment opportunities overseas without difficulty:

- Convertibility of capital accounts allows people of a nation to invest in foreign markets by quickly converting their currency into foreign exchange, at the rates set by the market.
- This allows prospective investors from the country to purchase the assets and hold them overseas.

Incentive to remittances from overseas:

- In the past, NRIs used to send money in a way that was illegal to India for example, Hawala gold, money, etc. Since the lifting of any restrictions, NRIs can easily remit money to India.
- It will aid in improving Payroll balance

Better access to global markets for financial services:

- It is easy to invest in the debt and equity markets of other economies, in addition to lower costs of capital

Reduction in Malpractices:

- The blunders of under-invoicing exports might not occur since the rupee is fully convertible, and will be able to get the all the value from their exports

Self-balancing mechanism:

- Another benefit of currency convertibility is the self-balancing function.
- When the balance of payment is at a deficit because of an excessively high exchange rates, or under the condition of currency convertibility, the nation's currency decreases that boosts exports, reducing their costs on one hand, and hinders imports by increasing their costs in the opposite.

Tarapore Committee on capital account convertibility

- A committee for the possibility of converting capital accounts was set up in the Reserve Bank of India (RBI) under the leadership of the former RBI vice-governor S.S. Tarapore to "lay the road map" towards convertibility of capital accounts.
- In 1997, the Tarapore Committee had indicated the prerequisites to be met for the

Convertibility of Capital Account Convertibility.

- The three essential conditions were fiscal consolidation, the inflation target set by law and a strengthening in the system of finance.

Topic 12. NINE NEW FORMS

Important for subject: Economy

The Corporate Affairs Ministry (MCA) on Wednesday, announced the next major step to the rollout of version 3.0 of MCA21 the first India-based mission mode e-governance program.

- It's decided to start on September 1st to begin to onboard corporates who are on Version 2.0 sources claimed. MCA has identified up to nine forms for companies -- DIR3-KYC Web, DIR3-KYC Eform DPT-3, DPT-4 and CHG-1 ChG-4, CHG-6 ChG-8 and CHG-9 -- which will be in use starting September 1 and be the first form to launch via the MCA21 portal.
- "In light of the planned launch of 9 forms for companies in version 3 LLP filings on the MCA21 V-3 will be unavailable starting on 28th August (00.00 AM) through August 28 (23.59 hours).
- But, the MCA21 V-2 portal for filings of companies will be available," MCA said on Wednesday.
- MCA has also stated that the remaining corporate forms and modules such as adjudication and compliance management systems, and adjudication are scheduled to be fully implemented in the next calendar year.
- MCA has begun rolling out the MCA21 version 3.0 in stages to minimize disruptions in regulatory filings module has been implemented.
- 3.0 module has been used in limited liability partnership (LLPs).
- MCA 21 provides the web-based site of MCA that has made all the information about the company available to all stakeholders as well as the general public.
- The first time it was launched was the year 2006.
- L&T Infotech has a contract to operate and maintain MCA21 V3.0.

Topic 13. CONVERTIBLE VS NON-CONVERTIBLE DEBENTURES

Important for subject: Economy

On August 23, Adani Group companies said they had bought shares in NDTV indirectly through the purchase of VCPL that had convertible debt (warrants that allow for an exchange

of debt into equity) in RRPR which in turn holds 29.18 percent of NDTV Convertible and Non-Convertible Debentures

- Convertible debentures can be transformed into equity of the company, and also have an interest rate that is low.
- The maturity value of convertible debentures is based on the current stock price for the firm at the moment, meaning an increase in the price of stock will provide higher returns, while the stock's price is low and will result in low returns.
- Non-convertible debentures can't be transformed into shares in the equity of the business and have a higher rate of interest.
- The price of non-convertible bonds is fixed, and they therefore have fixed rates of return at maturity.

Topic 14. COMPETITIVENESS ROADMAP FOR INDIA@100

Important for subject: Economy

The event to launch the Competitiveness Roadmap is held on Indira Gandhi National Center for the Arts (IGNCA), Janpath, New Delhi

- The Competitiveness Roadmap for India@100 is based upon the framework that was developed by professor Michael E. Porter.
- India@100 is a plan to guide our nation's progress towards its centennial, and outlines the steps necessary to realise the immense potential and massive ambitions you've laid out for our country.
- The roadmap is intended to guide and guide India to be a more prosperous nation in 2047.
- It provides policy objectives as well as principles and strategies to help drive India's economy to the direction of resilience and sustainability which is rooted in the social development process and prosperity shared by all.
- The roadmap provides an integrated set of priorities for initiatives that are based on an in-depth review of India's economy and competitive advantages.
- In light of the numerous changes your government has made in recent years, this discusses what actions India should prioritize in the present and how it should structure itself to carry out these reforms efficiently.
- The document also states that the competitiveness concept is the foundation of India's

social and economic policy in order to propel India's growth further and sustain it in the long run.

Topic 15. INDIA TREND OF GROWTH DATA ORIENTED

Important for subject: Economy

Indian growth rates are accelerating:

- Actual increase rate British Raj (1900-01 to 1946-7) 0.9% First five year plan from 1950 to 1956 0.9 1.1% First five year plan, 1951 to 1956 2.1 3.6% 3.6 21% Second Plan- 1956 to 1961 4.5 4.2% 4.2 Third Plan- 1961 to 1966 5.6 2.4% 2.4 4 % Fourth Plan from 1969 to 1974 5.7 4.3% 3.3 5th Plan % 1974 until 1978 4.4 4.8% 4.8 Sixth Plan from 1980 to 1985 5.2 5.7% 5.7 7.2% Seventh Plan from 1985 to 1990 7.5% Seventh Plan- 1985 to 1990 6.0 8.6% Eighth Plan- 1992 to 1997 5.6 6.8% 6.8 9 % Ninth Plan- 1997 to 2002 6.5 7.6% Ninth Plan-1997 to 2002 6.5 5.6 10th Plan-2002 through 2007 7.6 7 2012 9.8% 8% Twelfth Plan from 2012 until 2017% to 2017 7 7.6% 7

Indien's Planning Strategy- an overview:

- When it comes to planning for development the term "strategic" refers to an essential long-term policy to accomplish a set of goals.

Harrod Domar Growth Model:

- Created by the economist K.N. Raj the initial five-year plan was inspired by the Harrod-Domar method that suggested that growth was contingent on two factors.
- First, a high amount of savings, as it allowed for greater investment. Second, a low ratio of capital output which allowed for efficiency in investment and a higher growth rate.
- The Five-Year Plans designed to make India self-sufficient, enabling industrial growth, and made sure that development extended beyond urban areas and extended to the interior regions of the country.
- The plan set a goal of 2.1 percent GDP growth for the fiscal year but it was able to achieve an increase of 3.6 per cent in that year.
- The first five-year program that was based on the Harrod Domar model suggested that production needed capital.
- capital could be built up through investments. The faster it accumulates, the more the rate of growth.

Mahalanobis Growth Strategy:

- Although the First Five-Year Plan focused on energy and agriculture The Second Five-Year Plan focused on the growth in the sector public, as well as rapid industrialisation.
- The plan was drafted by a statistician P.C. Mahalanobis The Second Plan was also called the Mahalanobis Plan.
- Mahalanobis method of development was formulated through Jawahar the vision of Lal Nehru. P.C. Mahalanobis was the chief architect.

It was focused on the following aspects:

- Rapid Industrialisation- Developing fundamental industries and industries that create machines to build the machinery necessary for development.
- Import substitution.
- Barriers to protect against foreign competition, to allow Indian businesses to develop domestically manufactured alternatives to imported goods , and also to decrease the dependence of India of foreign capital.
- Mixed economy, with a strong tendency towards the public sector. A significant public sector that is active in crucial economic areas, such as nuclear energy and rail transportation.
- A vibrant small-scale sector that is driving the production of consumer goods for sustainable growth that is equitable and dispersed, and creating entrepreneurs.

Wage Good Model:

- An alternative model for development was devised in the work of Vakil along with Brahmananda.
- Profs. Vakil and Brahmananda changed and adapted the classic theories of income growth and employment within the present context of emerging countries, which are characterized by hidden unemployment.
- Contrary to Mahalanobi's model that emphasized the significance of fixed capital, Vakil and Brahmananda put emphasis on wage goods, or the liquid capital they called it controlling the growth of income and employment.
- In line with their emphasis on liquid capital, in their plan, they suggested an approach to development that placed the greatest importance on the industries of wage goods, particularly the agricultural sector in the allocating investment resources.

- The Seventh Plan marks an abrupt departure from previous strategies for planning and has laid out an entirely new strategy for the long-term.
- It reversed the power in the role of public services, and caused the privatisation of industry.
- It emphasized the importance of growing agricultural production through the adopting new technologies.
- The liberalisation of external sectors in the hope of enhancing productivity in the production industry.
- The administrative procedures were modified from facilitation to regulatory processes.
- It was actually a variation that is referred to by the name of "Agricultural Development led Growth" Strategy, or" the "Wage Good model" earlier promoted by Vakil and Brahmananda.
- The income of the national of India has registered a 5.5 percent growth per year in the 1980s.
- However, the method that allowed the country to ramp up its growth in the economy during the 1980s led to the economy moving into the recession of 1990-91.

Causes:

- Massive public spending leading to huge deficits in the fiscal budget. inflation Balance of Payments crisis-Gulf Crisis boosted prices for crude oil and increased the cost of imports

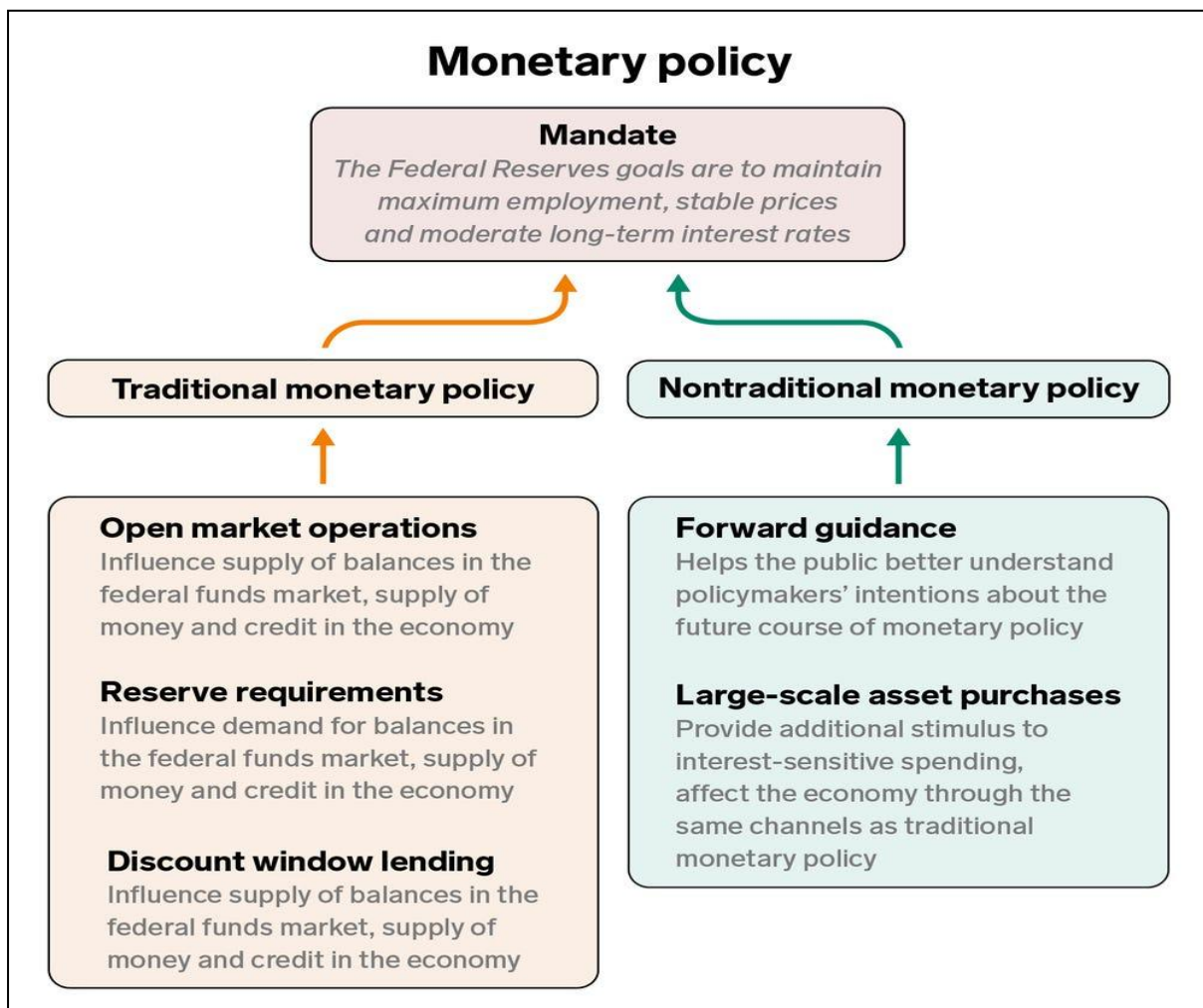
The New Development Strategy:

- The introduction of economic reforms initiated by the government in the year 1991 was motivated by the RaoMan Mohan model, which was modeled by Mr. Narasimha Rao, the Premier Minister of 1991, and Finance Minister Dr. Man Mohan Singh.
- Its core is found within the New Industrial * Policy 1991 and extends over it as well.
- The Model has the following contents Dismantle, selectively controls and permits in order to permit private sector to invest liberally- Liberalisation Open up the economy and create competition for PSEs- for better productivity and profitability-Privatisation External sector liberalization in order to integrate the Indian economy with the global economy to benefit from the resource inflows and competition-Globalization is the "export led growth strategy" Reorient the role of the State in economic management.

- The State needs to refocus its efforts on infrastructural and social development in particular, inclusive planning as well as sustainable growth: 11th five year Plan is the first to be was a focus on inclusive growth. The plan was drafted by C. Rangarajan.
- The theme of the conference included "rapid and more inclusive growth".
- The Twelfth Plan relies on an wide range of government programs that cover a broad range of industries, to ensure sustainable and inclusive growth.
- This includes health, education drinking water and sanitation as well as the construction of vital infrastructure both in urban and rural areas, as well as programs of livelihood assistance for less privileged and weaker groups of our society.
- The overall goal of the strategy is to reach the goal of 'Fast Sustainable, Sustainable, and More inclusive growth'.

Topic 16. FED MONETARY POLICY

Important for subject: Economy



It is expected that the US central bank is expected to maintain the tightening of its monetary policy the time it takes to get inflation closer to the long-term target of 2 percent since the fundamental PCE index, which is used to measure inflation by the Fed to gauge inflation remains at a record-setting three-decade high of 4.6 percent.

Fed Reserve and the Monetary Policy:

- The policy of the Federal Reserve throughout the United States comprises the Federal Reserve's actions and communication to encourage maximum employment steady prices, maximum employment, and moderate interest rates over the long term.
- These are the economic goals that Congress has directed to the Federal Reserve to pursue.
- The Federal Reserve Act of 1913 established to the Federal Reserve responsibility for setting the policy for monetary transactions.
- A Federal Open Market Committee FOMC's main way of adjusting the monetary policy stance is to alter its goal for the Federal Funds Rate.
- The Federal Funds rate is the rate at which banks loan balances from their Federal Reserve to other depository institutions for overnight.
- The FOMC is able to affect the federal funds rate and consequently the cost of interbank loans for short-term periods--by altering the interest rate the Fed is able to pay on reserve balances banks keep with the Fed.
- A bank is not likely to lend money to another banking institution (or for any customers) at a less than the rate at which the bank earns on reserve balances at the Fed.
- How do changes in the rate of federal funding impact the economy in general?
- Changes in the Federal Funds Rate are rapidly reflected in interest rates the banks as well as other lending institutions demand on loans that are short-term to households, one another as well as non-financial business and government agencies.
- The returns on commercial paper as well as U.S. Treasury bills--which are securities that are issued by private firms and the federal government in order to raise funds, are in line with the federal funds rate.
- The interest rates on longer-term loans are based on expectations about how the monetary policy as well as the overall economy will change during the course of the loan not just the current levels that the Federal Funds Rate is at.

- Variations in interest rates in the United States also have a bearing on the attractiveness of U.S. bonds and related U.S. assets compared with similar investments in other countries. Changes in the relative attractiveness of U.S. assets will move exchange rates and affect the dollar value of corresponding foreign-currency-denominated assets (appreciation of dollar). Have implications for a wide range of spending decisions made by households and businesses.
- The FOMC loosens its monetary policy, which results in lower interest rates for consumer loans.
- This leads to more purchases of items and services as well as investment, which in turn increases the amount of employment.
- It is also known as the PCE Price Index (PCEPI). This is called "the PCE inflation rate, PCE Price Deflator, and the Implicit Price Index for Personal Expenditures (IPD to PCE) according to the Bureau of Economic Analysis (BEA) and the Chain-type Price Index of Personal Expenditures (CTPIPCE) according to the Federal Open Market Committee (FOMC). It is a comprehensive indicator of the average rise in prices of all personal consumption.
- It is compared to the 2012 baseline of 100.
- The measure that is less volatile than makes up this PCE price index refers to the primary PCE (CPCE) price index.
- This excludes most volatile, seasonal energy and food prices.
- Comparatively to the main United States Consumer Price Index (CPI) that uses the same set of weights on expenditures for a number of years.
- This index is based on a Fisher Price Index, which relies on data about expenditure from the current and the previous period.
- The price index method is based on the assumption that consumers have taken into account variations in prices relative to each other.
- In other words, they've substituted items whose prices are rising to those whose prices are falling or stable.

Topic 17. 23RD MEETING OF THE CENTRAL ZONAL COUNCIL***Important for subject: Polity***

Union Home and Cooperation Minister Shri Amit Shah of India was the chairperson of the twenty-third meeting of the Central Zonal Council in Bhopal in the last few days.

- The Zonal Councils are unit the legal (not constitutional) institutions.
- They're created by the associate degree act of the Parliament, which is the States Organization Act of 1956.
- The act split the country into five zone (Northern, Central, Eastern, Western and Southern) and created a zonal committee for each zone.
- When forming these zones, a variety of elements are considered which include the natural divisions within this country and the river system and communication methods along with the cultural and linguistic connection, as well as the requirements of economic growth as well as security, law and law and.

Each zonal council is comprised of these members:

1. Home minister of the Central government.
 2. Chief ministers from all states within the zone.
 3. Two ministers from each state within the zone.
 4. Administrator for each union territory of the zone.
- Additionally, the following people could be a part of the council's zonal committee as advisors (i.e. with no right to vote at meeting):
 1. one who is appointed to the Planning Commission;
 2. Chief secretary for the state government in each state within the zone; and
 3. Development commissioners from each state that is part of the zone.
 - The house minister in the Central Government is also the general chairman of the five zonal councils.
 - Each chief minister is appointed as vice-chairman of the council in rotation and holds office for 1 year at the same time.
 - The councils of zonal are aimed at fostering cooperation and coordination between union territories, states as well as the Centre.
 - They make recommendations on topics such as social and economic design as well as minority languages border disputes, interstate transportation and more.

- They are solely thought-provoking and consultative institutions.

The objectives (or the duties) for the councils of zonal in specific terms, are according to the following:

1. To an emotional integration within the entire country.
2. To aid in the growth of acute state consciousness regionalism, linguism, and other focusing patterns.
3. To assist in eliminating the effects of segregation in certain cases to ensure that the process of integration, shake-up and economic development could be synchronised.
4. To change the way in which the state and central government to join with one another on economic and social matters, and share ideas and information in order to develop consistent policies.
5. To collaborate with each other in the successful and swift implementation of major developments.
6. To ensure a peace and stability between the various areas of the country.

Topic 18. KERALA ASSEMBLY PASSES UNANIMOUS RESOLUTION TO THWART DIVISIVE FORCES TO: POLITICS

Important for subject: Polity

The resolution was adopted and moved during the one-day special conference that was held within the House to mark Indian independence's anniversary, 75 years ago.

- This conference was also the start of the 10 day Assembly session, which was called in response to 11 state ordinances that came into effect under the state government that expire on August 8 due to the lack of approval from governor.

Kerala Governor:

- Article 173: Session of the State Legislature as well as prorogation and dissolution.
 1. A Governor may periodically summon the House or any House of the Legislature of the State to convene at any time and at any place the Governor thinks is appropriate however, there must not be over six months sessions (from the end of the session until the first sitting of the subsequent session)
 2. The Governor can from time to at any time (a) suspend the House or the other House (b) dissolve the Legislative Assembly.
- Legislative Assembly Article 213: Governor's authority to promulgate or other

ordinances during the recess period of Legislature.

- Governors can issue an ordinance only if legislature (in the case that it is a unicameral legislative body) has not been in session (in the case in the case of a bicameral legislative body) when both Houses that comprise the State legislature aren't in session or when any of the two houses of the legislature are otherwise not in session.
- The last clause states that an ordinance could be issued by the governor only when one House (in the case in a legislature with bicameral representation) is in session, since the law is approved by both Houses and not just by only one House by itself.
- The governor can issue an ordinance only if he is convinced that the circumstances are in place to make it necessary to act swiftly.
- The authority to issue ordinances is co-extensive with the legislative powers by the legislative body of state.
- This means he is able to issue an ordinance only on areas in which the state legislature has the power to pass laws.
- The ordinance he issue is the same in impact and force as an statute passed by the legislature of state.
- Any ordinance he issues can be Important for subjectto similar restrictions as an statute of the legislature of state.
- The decree issued by him is bound to be invalid if it contains any provisions that the state legislature isn't able to create.
- He is able to revoke an order at anytime.
- The power to make ordinances isn't an arbitrary power.
- This means that he is able to issue or modify an ordinance only upon the recommendation of the council led by the head minister.
- The ordinance he issues must be presented to the legislative assembly or both houses of the State Legislature (in the case that it is a bicameral legislative body) at the time it reconvenes.
- The ordinance he issues is deemed to be inoperative upon the expiration of six weeks following the date of reassembly of state legislature.
- It could be dissolved before the required period of six weeks, when a resolution that disapproves the ordinance is adopted in the legislature, and accepted in the legislature council (in the case that a legislature is bicameral).

- The legislature cannot pass an ordinance without the permission of the President in three instances:
 1. If a bill that contains the same provisions required prior approval from the President prior to its introduction to the legislature of the State.
 2. If the President had deemed it necessary to hold back any bill that contained similar provisions for review by the President.
 3. Should an law passed by the state legislature with identical provisions would have been unconstitutional without the President's consent.

Topic 19. DEPARTMENT OF COMMERCE BEING REJIGGED TO MAKE IT FUTURE READY: MINISTER

Important for subject: Polity

The Department of Commerce is being transformed to become "future-ready" and establish an infrastructure to reach the goal of exporting \$2 trillion in 2030 the Secretary of the Union Piyush Goyal said on Tuesday.

- A special trade promotion body will be established in order to create a global strategy to reach the goals, according to Union Minister Piyush Goyal's Departments Department of Commerce Department of Industrial Policy and Promotion Autonomous Institutions Indian Rubber Manufacturers Research Association National Institute of Design National Productivity Council Quality Council of India Attached Offices The Office of the Economic Advisor, New Delhi.
- Tariff Commission, New Delhi. Office of the Salt Commissioner, Jaipur Subordinate Offices Office of the Controller General of Patents, Designs and Trade Marks, Mumbai.
- Petroleum & Explosives Safety Organization, Nagpur Copyrights Office Intellectual Property Appellate Board Attached Offices Directorate General of Foreign Trade Directorate General of Trade Remedies (DGTR) Sub-ordinate Offices Directorate General of Commercial Intelligence and Statistics Special Economic Zones
- Autonomous organizations Agricultural and Processed Food Products Export Development Authority The Marine Products Export Development Authority (MPEDA) Indian Institute of Foreign Trade Indian Institute of Packaging Export Inspection Council Export Inspection Agency Commodity Coffee Boards :
- HQ - Bengaluru, Karnataka Tobacco Board : HQ - Guntur, Andhra Pradesh Rubber

Board - HQ - Kottayam, Kerala Tea Board : HQ - Kolkata, West Bengal Spices Board :
HQ - Kochi, Kerala PSU GEM (Directorate General of Supplies and Disposals)

- State Trading Corporation PEC Limited MMTC Limited Export Credit Guarantee Corporation of India Limited India Trade Promotion Organization Other Organization Indian Diamond Institute
- Footwear Design And Development Institute (FDDI) India Brand Equity Foundation Price Stabilization Fund Trust Indian Institute of Plantations Management, Bengaluru Export Promotion Councils Federation of Indian Export Organisations Cashew Export Promotion Council of India Basic Chemicals, Pharmaceuticals and Cosmetics Export Promotion Council
- Council for Leather Exports Chemical and Allied Products Export Promotion Council
- The Gem and Jewellery Export Promotion Council Engineering Export Promotion Council National Manufacturing Competitiveness Council Plastics Export Promotion Council Sports Goods Export Promotion Council Project Exports Promotion Council of India Pharmaceutical Export Promotion Council Indian Oil Seeds & Produce Export Promotion Council (IOPEPC) Services Export Promotion Council EEPC India

Topic 20. UNTOUCHABILITY IN INDIA

Important for subject: Polity

Rajasthan case Case of Rajasthan 17 in the Constitution of India has abolished "Untouchability", its practice in any form is prohibited and the enforcement of any disability caused by "Untouchability" is an offence which is punishable under the laws.

- In the wake of this Constitutional provision The untouchability (Offences) Act of 1955 was promulgated and promulgated on 08.05.1955.
- Then, it was modified and changed in the year 1976.

The Protection of Civil Rights Act 1955.

- The PCR Act prescribes punishment for the application of any disability that results out of the use of non-touchability.
- The Act is enforced by the state governments and Union Territory administrations.
- The section 7 in the PCR Act prescribes punishment for the prohibition of the exercise of the rights he has acquired because of the abolishment of "untouchability".
- Explanation I in the section, among other things, says that one can be considered to be

a boycotting person who is refusing to let the person in question be in or use any residence that is normally performed in the normal way.

- A centrally-sponsored scheme Central aid is given to state governments and union territory administrations for the efficient application of the PCR Act, which, among other things, provides incentives for marriages between people of different castes when one spouse is an enrolled member of a Scheduled Caste, as well as an awareness-raising program

Topic 21. AMENDS SUPREME COURT JUDGES RULES

Important for subject: Polity

The Supreme Court Judges (Amendment) Rules, 2022.

- The government has modified the initial Supreme Court Judges Rules of 1959, in order to fulfill the power granted to it by the Supreme Court Judges (Salaries and Conditions of Service) Act, 1958.
- Rules allow retired Chief Justice to rent-free Type VII housing at Delhi to stay for 6 months starting from the date of retirement.
- A notice issued by the Ministry of Law and Justice stated that the residence would be different from the official residence.
- The new Rules added that retired Chief Justice as well as Judges of the Supreme Court shall be entitled to a chauffeur, secretarial assistant and round-the-clock security protection in addition to a private security officer for a time of one year beginning at the time of retirement.
- Additionally, the revised Rules stipulated that retired Chief Justice or judges be granted, in accordance with procedure, to courtesies in the airport's ceremonial lounges.
- Supreme Court Judges Articles 124 to 147 in the Part V of the Constitution address the organization of the Supreme Court, its independence, jurisdictional the procedure, powers and so on. Supreme Court.
- The Parliament is also authorized to regulate these.
- Salary and Allowances The wages allowances, privileges, retirement and leave allowances of justices from the Supreme Court are determined from time to time by Parliament.

- They are not able to be changed in a negative way after their appointment, except in an emergency financial situation.
- They also receive a monthly allowances and are provided with accommodations for free, as well as other services like car, medical phone, etc.
- Chief justices who have retired and judges can receive 50 percent of their last salary as a monthly pension.

Topic 22. THE 38TH MEETING OF MINISTERIAL LEVEL JOINT RIVERS COMMISSION

Important for subject: Polity

The 38th session of the Ministerial-level Joint Rivers Commission of India and Bangladesh was held in New Delhi on 25th August 2022.

- This Indian delegation was headed by the Shri Gajendra Singh Shekhawat, the Union minister for Jal Shakti.
- The Joint Rivers Commission of India and Bangladesh was established in the year 1972 to serve as an international mechanism that addressed questions of mutual concern on transboundary rivers.
- India along with Bangladesh have shared 54 river, out of which seven rivers were prior to the creation of a the framework for water sharing agreements based on prioritised.
- At the time of the meeting, it's been agreed to broaden this ongoing cooperation by adding eight additional rivers for data exchange.
- One of the most important areas of cooperation, in which India has assisted Bangladesh in sharing actual time flood data.
- The two sides have agreed to the final text of the MoU regarding Interim Sharing of Water Sharing of Kushiya River.
- Both parties also welcomed the completion of the design and place of the water intake point along the Feni River to meet the water requirements in Sabroom town, Tripura in accordance with the October, 2019 India Bangladesh MoU on this topic.

Topic 23. INTERGOVERNMENTAL COMMITTEE OF UNESCO'S 2003 CONVENTION FOR THE SAFEGUARDING OF THE INTANGIBLE CULTURAL HERITAGE

Important for subject: Polity

On July 7, 2022, India was elected as a participant in the Intergovernmental Commission of the UNESCO's 2003 Convention for the Safeguarding of the Intangible Cultural Heritage for the 2022-2026 cycle.

- The Convention of the Safeguarding of the Intangible Cultural Heritage was approved by the United Nations Educational, Scientific and Cultural Organization (UNESCO) in 2003, and came into force in.
- It is comprised of 24 members and is elected by the General Assembly of the Convention following the rules of equitable representation of geographical areas and rotation.
- The members on the Committee are chosen for a four-year term.

Objectives:

1. To protect the intangible expressions of cultural heritage
 2. To protect the cultural heritage that is intangible,
 3. To raise awareness at the local as well as international levels.
- Other publications include the Representative List of Intangible Cultural Heritage of Humanity The list of Cultural Heritage that requires urgent safeguarding and Register of safe safeguarding methods.

India's election:

- India was selected to be a member of the International Committee for the UNESCO's 2003 Convention for the Safeguarding of the Intangible Cultural Heritage for the 2022-2026 period.
- Voting for elections to members of the Intergovernmental Committee were held during the 9th General Assembly of the 2003 Convention that was held at the UNESCO headquarters in Paris 5th to 7th July 2022.
- India was the winner of the election with an overwhelming majority of just 110 votes of 155 State Parties who were present.
- With India being elected to this body, it is aiming to increase the reach and effectiveness that the Convention and to increase the capacities of various actors

around the world to ensure the protection of intangible heritage around the world.

- In the current time, India has formulated a clearly defined plan to protect as well as promotion of irreplaceable human cultural heritage.
- The areas of focus that India will be focusing on include the promotion of community participation, strengthening international cooperation by preserving intangible heritage, and promoting research into the intangible cultural heritage and aligning the activities of the Convention to those of UN Sustainable Development Goals.

Topic 24. THERE WILL BE AT LEAST ONE CONSTITUTION BENCH IN SUPREME COURT THROUGHOUT THE YEAR: CJI-DESIGNATE U.U. LALIT.

Important for subject: Polity

A constitution bench is comprised of five or more judges from the court created to resolve major legal issues pertaining to the constitutional interpretation in a particular case.

- The constitutional provision for a constitution bench is included by the Constitution of India under Article 143.
- The Chief Justice of India who is constitutionally empowered to create a constitution bench and refer cases before it.
- Constitution benches are established in the following situations:
- If a case is an important legal issue that concerns the application of Constitution (Article 145(3)(3)).
- Article 145(3) states, "The minimum number of Judges who are to sit for the purpose of deciding any case involving a substantial question of law as to the interpretation of this Constitution or for the purpose of hearing any reference under Article 143 shall be five."
- The president of India has asked the Supreme Court's decision regarding a matter of fact or law, it is covered under Section 143, Article 14 of the Constitution.
- The Article 143 in the Constitution gives advisory authority over the Supreme Court of India.
- According to the law that The President of India is able to make inquiries at the Supreme Court, which he considers essential for the public's welfare.
- The Supreme Court upon reference advises the President to answer the question.
- However, any referral decision by the apex courts is not binding for the President.

Neither is it a law approved to be binding by the Supreme Court'.

- If three or more judges on panels comprised of three judges Supreme Court have delivered conflicting decisions on the same subject of law, it's time to establish an exact legal understanding by a more extensive bench.
- Constitution benches Constitution benches are formed on an in a sporadic basis as the above-mentioned conditions are met.

Topic 25. CJI TENURE

Important for subject: Polity

Justice Uday Umesh Lalit, who was sworn to be the 49th Chief Justice of India on Saturday, will leave office on the 8th of November, with the term of seventy-seven days.

- Article 124 in the Constitution of India, caps the retirement age to Supreme Court judges at age 65.
- Thus, every Chief Justice's tenure starts at the time of his/her appointment until the date of his or her retirement.
- In the end the term of each CJI is determined by how old they were at the point they were appointed as a member of the Supreme Court, their rank in seniority and date of appointment as Chief Justice.
- The US, Supreme Court judges quit their posts only when they die or when they independently and on their own quit their positions.
- To be appointed Judge in the Supreme Court, a person must be an Indian citizen India and have been for at least five years, judge of an High Court or of two or more of these Courts in succession or an Advocate for the High Court or of two or more of these Courts that have been in succession for a minimum of 10 years, or be, in the judgment by the president, an outstanding jurist.
- Article 124 of The Constitution Of India 1949 Constitution and establishment of Supreme Court
- There will exist a Supreme Court of India constituting of one Chief Justice of India and, until the law of the land determines a greater number of no more than seven additional judges.
- Each Judiciary of the Supreme Court shall be appointed by the President through warrant with his signature and sealed after consulting with the Jules from the Supreme

Court and of the High Courts in the States as the President thinks appropriate for the task and shall serve until he reaches the age of sixty-five years old.

- Supreme Court judges are retired upon reaching the age of 65, while judges of the high court retire at the age of 62.
- CJI with under 100-days Justice Kamal Narain Singh, who was the CJI between November 25, 1991 until 12 December 1991 was CJI for 18 days.
- Justice S Rajendra Babu had 30 days of his time as chief justice of India between May 2nd in 2004 until May 31 2004.
- Justice J C Shah had an appointment of 36 days during his time as the CJI between the 17th of December 1970 until January 21 1971.
- Justice G B Patnaik had an 11-day term as the chief of the Indian judiciary. He held the post of CJI between November 8 2002 until December 18 2002.
- Justice L M Sharma had an 86-day term as the CJI during his time in the office from November 18, 1992 , and February 11 1993.

Topic 26. CENTRAL ARID ZONE RESEARCH INSTITUTE (CAZRI)

Important for subject: Polity

Four new facilities have been added to the Central Arid Zone Research Institute (CAZRI), Jodhpur inaugurated by the Union Minister

- The Central Arid Zone Research Institute (CAZRI) is among the most prestigious research institutes of the Indian Council of Agricultural Research (ICAR) which is an autonomous entity that is under the tutelage under the Department of Agriculture Research and Education (DARE) of the Ministry of Agriculture and Farmers Welfare of the Government of India.
- The institute had its humble start in 1952, when the Government of India initiated Desert Afforestation Research Station in Jodhpur to conduct studies on stabilization of sand dunes and to establish shelter belts to stop wind erosion.
- It was changed to Desert Afforestation and Soil Conservation Station in the year 1957, and then as the present Central Arid Zone Research Institute in 1959 following the advice from an UNESCO (United United Nations Educational Science and Cultural Organization) expert
- Mandat Research and basic research on sustainable farming practices in the desert

ecosystem. Information repository about the condition of the natural resources and processes of desertification Livestock-based systems of farming and range management practices to the areas with chronic drought-related issues Generating and transfer of specific technology that is specific to the location

Topic 27. NATIONAL LABOUR CONFERENCE

Important for subject: Government Schemes

With a view to revitalizing the huge workforce of the country The Union Labour Ministry is about to begin discussions with the State Ministers of Labour about ways to ensure more women to participate and the new demands of the gig and digital economy, and also on the transition to jobs that are not suited for people with no experience.

- The issue is going to be on the agenda during the upcoming National Labour Conference of Labour Ministers as well as Secretaries of States and UTs that will take place between in August between twenty-five and 26 in Tirupati.
- The Labour Ministry will also conduct three surveys on an associate degree, on an all-India basis.

Topic 28. AYUSHMAN BHARAT DIGITAL HEALTH MISSION

Important for subject: Government Schemes

The National Health Authority (NHA) released hardware-related tips across States as well as Union Territories for tending establishments like hospitals, clinics , welfare and health centres to bring digitalisation to hospitals.

- The theme is scheduled to be announced in order to leverage technology to increase the efficiency, effectiveness, and transparency of the supply chain health care across the Asian nations.
- Additionally, it aims to establish a national health infrastructure, based on Health IDs unique Identifiers for health care facilities and doctors as well as telemedicine and e-pharmacy Personal Health Records etc.
- The patients will be able to save, access and permission to share their medical records with physicians as well as they choose their health care providers.
- Unique Digital Health ID could include all the health information of any person.
- It is created by using details like Aadhar or mobile phone number to create a unique

ID for them.

A national digital health system

- In this plan the national electronic health system will be built through the provision of an array of information, data and infrastructure services, and using open and interoperable standards-based digital technologies.
- It will also ensure privacy, security and confidentiality of any personal information relating to health.

Topic 29. SMART INDIA HACKATHON (SIH)

Important for subject: Government Schemes

Smart India Hackathon (SIH) began in 2017. SIH is a statewide initiative designed to give students an opportunity to address the urgent problems facing society, businesses as well as the government.

- It is aimed at instilling the spirit of innovation in products thinking, problem-solving and innovative thinking in students.
- The rising popularity of SIH can be seen in the amount of teams that have registered with SIH is experiencing a quadruple increase from about 7500 in the initial edition to around 29,600 in the current fifth edition.
- In this year's edition, Smart India Hackathon - Junior was also introduced as a model for school students to help them build the culture of creativity and to develop an attitude of problem solving at the school at the school level.

Topic 30. PRADHANMANTRI BHARTIYA JANURVARAK PARIYOJNA

Important for subject: Government schemes

The Ministry of Chemicals and Fertilisers announced that it will implement One Nation One Fertiliser by the introduction of a "Single Brand for Fertilisers and Logo" under the scheme for subsidizing fertilisers dubbed "Pradhanmantri Bhartiya Janurvarak Pariyojna" (PMBJP).

- In the framework of the scheme, companies can show their brand name, logo or logo, as well as other pertinent details about their products only on a third space on their bags.
- For the remaining 2/3 of the area in the middle, it is the "Bharat" brand and Pradhanmantri Bhartiya Jan Urvarak Pariyojana logo must be displayed.
- The brand name that is used for UREA Di-Ammonium Phosphate DAP, Muriate of

potash (MOP) and Nitrogen Phosphorus Potassium NPK and so on. could include BHARAT UREA, BHARAT DAP, BHARAT MOP and BHARAT NPK, etc. and for all Fertiliser companies, State Trading Entities (STEs) and Fertiliser Marketing Entities (FMEs).

- The scheme is applicable to both private and public sector firms. It will result in the same fertiliser brands across the nation.

Why?

- The need to be aware about the fiscal burden placed on the government to provide cheaper fertilisers accessible to the farmers.
- Lower the subsidy cost.
- Reduce the diverting of urea for non-agricultural purposes.

Fertiliser sector:

- The price at which consumers can purchase the urea product is set by the government. This pays companies for the increased costs of production or imports they incur.
- The MRPs of fertilizers that do not contain urea are not controlled. However, companies are not eligible for subsidy if they are selling at MRPs greater than those stated by government officials.
- The government also determines the places they are able to sell their products through this order. Fertiliser (Movement) Control Order 1973.
- In this regard the department of fertilisers, it creates a monthly supply schedule for all subsidised fertilisers after collaboration with importers and manufacturers.
- This supply plan is published on the 25th day of every month for the month following the department is also continuously monitoring changes to ensure availability of fertiliser according to the requirements, which includes remote areas.

Topic 31. SWACHH SAGAR, SURAKSHIT SAGAR CAMPAIGN

Important for subject: Government Schemes

Union Minister of Environment, Forest and Climate Change Participates in Swachh Sagar, Surakshit Sagar Campaign at Puducherry

- It is the longest-running clean-up campaign for the coast around the globe, with the most participants and will conclude in "International Coastal Clean-up Day" (17th September 2022).

- Worldwide, "International Coastal Clean up Day" is observed every third Saturday in September each year.
- Its goal is to increase public awareness of the accumulation and negative impact of litter in the oceans as well as on shorelines and beaches.
- A mobile application "Eco Mitram" has been created to raise awareness about the campaign as well as to encourage all people to take part in an open registration to the beach cleanup activity.
- Objectives:
 1. A clean-up campaign is being conducted all along the Indian coastline.
 2. To reduce marine litter.
 3. Reduce your use of plastics.
 4. Promoting the segregation of waste at its source as well as waste management.

Topic 32. ASSOCIATION OF RENEWABLE ENERGY AGENCIES OF STATES
(AREAS)

Important for subject: Government Schemes

Association of Renewable Energy Agencies of States (AREAS)'s 8th Foundation Day celebration held today in Kochi.

- Shri Bhagwanth Khuba the Minister of State responsible for New and Renewable Energy inaugurated the event.
- MNRE has taken the initiative in this direction in consultation with SNAs as well as Association of Renewable Energy Agencies of States (abbreviated as "AREAS") was formed and was registered as a society on the 27th of August, 2014 under the Society Registration Act 1860.
- All State Nodal Agencies for Renewable Energy are members of AREAS.
- Hon'ble Union Minister in-charge of New & Renewable Energy is the Ex-Officio Patron of the Association and Secretary, MNRE is the ex-officio President of the Association.
- Each SNA is a member of the Association. Business of the AREAS will be conducted via the Executive Committee (EC) which is headed by President AREAS.
- AREAS was granted registration on the 25th of July, 2016 as a General Public Utility Trust/Society of the Income Tax act, 1961, which allows for its tax exemption.

- It also received the approval under The Income Tax Act, 1961 on July 25, 2016 to permit a specified tax benefits to donors.
- These benefits/exemptions are effective beginning Annual Year 2016-17 onwards.
- Vice President to be chosen by the members, and Joint Secretary MNRE to serve as the ex-officio members of EC.
- Additionally, the Executive Director and two SNAs in each of the zones (North, South, East, West and North-East, and UTs) are as well members of the Executive Committee.
- Under AREAS the three Standing Committees listed below are created the following Standing Committees: Standing Committee of Technology and Resource Assessment Standing Committee on Policy and Finance Standing Committee on IT & IMS

Topic 33. PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

Important for subject: Government Scheme

Pradhan Mantri Jan Dhan Yojana (PMJDY) PMJDY - National Mission for Financial Inclusion is now in its eighth year of implementation that has been successful

- Pradhan Mantri Jan Dhan Yojana (PMJDY) is the National Mission for Financial Inclusion to provide access to financial services including Banking/ Savings & Deposit Accounts as well as Credit, Remittance pension, insurance at a reasonable cost.
- PMJDY has been announced by the Prime Minister during the Prime Minister's Independence Day address on 15th August 2014.
- When the program was launched on August 28th,

Objectives:

1. Provide access to financial services and products with a reasonable cost.
 2. Use of technology to reduce costs and increase reach.
 3. Basic fundamentals of the scheme those who aren't banked
- Opening of a basic savings deposit (BSBD) account that has no paperwork, a relaxed KYC, the e-KYC process opening the account using camp mode no balance and zero charges. the account from unauthorized
 - Issue of Indigenous Debit cards for cash payment and withdrawals at locations of merchants, with no accident insurance coverage of 2 lakh rupees. 2 lakh. Funding the

unfunded

- Other financial products such as micro-insurance, overdrafts in consumption, micro-pension, and micro-credit. Six pillars of micro-credit Access to all services in banking Basic savings bank accounts with an overdraft facility of 10,000/- to 10,000/- for each adult who is eligible
- Financial Literacy Programme Development of credit Guarantee Fund Insurance: Accident insurance of up to Rs. 1,00,000 and life insurance of Rs. 30,00 on accounts that were opened from 15 Aug 2014 and 31 January 2015, the pension scheme for the unorganized sector.

Topic 34. ALTERNATIVE FUEL TECHNOLOGY

Important for subject: Science and Technology

Alternative fuels are gaseous ones like natural gas, hydrogen and propane.

- They also include alcohols, such as ethanol, methanol and butanol, vegetable and waste-derived oils, and electricity.
- They can be utilized in a specific system that uses a single fuel or in a mix system with other fuels, such as traditional diesel or gasoline, for instance as in hybrid vehicles or those that use flexible fuels.
- Certain vehicles and engines are engineered for alternative fuels, according to the manufacturer.
- Some are modified to run on alternative fuel by altering the control of the engine and the fueling system to match the initial design.
- Fuel engines that are flexible (flexible fuel vehicles, or FFVs are equipped with internal combustion engines and can operate with gasoline or any mix of ethanol and gasoline).

Topic 35. VIGYAN PRAGATI

Important for subject: Science and Technology

CSIR's National Institute of Science Communication Research and Policy (CSIRNISCPR), New Delhi hosted the launch of the Special issue their Popular Science Hindi magazine "Vigyan Pragati" on the 23rd of August 2022.

- In 2022, the popular magazine from NISCPR will have completed its glorious 70 years

of spreading the science to the general people.

- The first issue was released in August 1952. This edition (August 2022) of "Vigyan Pragati" is a compilation of India's top organizations engaged in science public relations.
- Both voluntary and government-funded organizations have been included in this issue.
- Vigyan Prasar (VP) is an autonomous organisation under the Department of Science and Technology (DST), Government of India.
- The primary goal that VP has VP is to assist the Indian science and technology agenda.
- This is achieved by using a variety of strategic two-way specific strategies for stakeholder communication about the fundamentals and application of science and technology, and impacts on the quality of life and development.
- Science popularization serves as a solid knowledge-driven instrument to achieve three goals of public policy that are mutually strengthening.

Topic 36. WHAT YOU NEED TO KNOW ABOUT IMMUNITY DEBT AND HOW MAY IT AFFECT KIDS

Important for subject: Science and Technology

As if the normalization of life was just around the corner Parents are now being warned of a fresh danger to their children's health.

- Doctors have expressed concerns about a rise in common illnesses, like respiratory syncytial viruses (RSV) as well as seasonal flu--may be just around the corner.
- This is because of what's known as "an "immunity debt," a result of the non-pharmaceutical strategies taken to fight COVID-19.
- Doctors worry that once COVID-19 restrictions are lifted as well, the temporary suppression of ailments like RSV chickenpox, strep throat flu, and others and could trigger more outbreaks in the future.
- "Immunity debt "Immunity debt" refers to the inability to stimulate the immune system due to the lower exposure to germs, viruses and bacteria due to the implementation of COVID-19's security and locking measures.
- "Immunity Debt "immunity debt" occurs because of measures like lockdowns

hygiene, social isolation, and masks. They aren't just efficient in reducing Covid-19, but also reduce spreading of diseases that transmit in the same manner, such as common cold, flu and others.

- Respiratory Syncytial Viral (RSV) is an extremely common respiratory infection that typically causes mild cold-like symptoms. Signs of the virus: Runny nose, decrease in appetite, coughing, Fever, Sneezing
- The signs usually manifest within 4-6 weeks after becoming affected and can manifest in phases.
- The recovery process is usually a short one. Most people recover within a couple of weeks, however, it could be a serious issue for infants and older adults.
- Treatment is not available. While there is no treatment specific to RSV infection, taking non-prescription medications to reduce fever and pain drinking enough fluids in order to prevent dehydration can help alleviate the symptoms.

Topic 37. WOMEN IN SCIENCE

Important for subject: Science and Technology

Department of Science and Technology (DST) has launched an exclusive scheme called Women in Engineering and Science-KIRAN (WISE-KIRAN) which will ensure female participation in the area of Science and Technology (S&T) by implementing various gender-friendly programmes.

- "Women Scientists Scheme (WOS) is a part of WISE-KIRAN. It offers a variety of opportunities for women technologist and scientists, particularly those who have had a break in their careers in order to conduct research.
- In this program, female scientists are encouraged to conduct research in the frontiers of engineering and science, with societal implications, and also to undertake an S&T-related work, which is that are followed by self-employment
- The initiative is primarily focused on giving women technologist and scientists between the age of 27 and 57 years, who experienced an interruption in their careers and were not employed regularly and to consider the possibilities of returning to the field.
- There are three types of fellowships that include Research grants are offered to India citizens:
- Women Scientist Scheme-A(WOS-A): Research in Basic/Applied Science

- Women Scientist Scheme B (WOS-B): S&T interventions to improve Societal
- Benefit Women Scientist Scheme-C (WOS-C): Internship in Intellectual Property
- Rights (IPRs) for the Self-Employment. Furthermore, Indo-US Fellowship for Women in STEMM (Science Technology Engineering, Mathematics and Medicine) supports women technologists and scientists to participate in international research collaborations in the top research institutions in USA.
- In addition to fellowship programs, DST also provides support in the development of research infrastructures and the establishment of cutting-edge research laboratories under "Consolidation of University Research through Innovation and Excellence (CURIE) Program for women's institutions to boost women's involvement in the S&T field.
- DST has also launched the new program "Vigyan Jyoti" for meritorious girls from Class 9-12 in order to inspire students to pursue a careers within science and tech especially in areas in which women are not represented.
- Gender Advancement for Transforming Institutions (GATI) is a movement to change institutions to be more gender-sensitive approach and inclusion with the aim to increase gender equality in S&T.
- "SERB-POWER (Promoting Opportunities for Women in Exploratory Research)" scheme of the Science and Engineering Research Board of DST seeks to reduce the scientific participation by women in research and to reduce gender inequality within engineering and science.
- Additionally, the Department of Biotechnology (DBT) is also implementing the Biotechnology Career Advancement and Re-orientation Program (BioCARE) to boost the involvement by Women Scientists in Biotechnology research and also to establish Janaki Ammal the National Women Bioscientist Awards to honor the work of women who are senior or young researchers in the country working in the field in Biology as well as Biotechnology.
- Further, the Council of Scientific & Industrial Research (CSIR) is giving 5 years' relaxation in upper age limit to women candidates to be eligible for award of Fellowships/Associate ships to pursue doctoral and postdoctoral research to promote women in science & technology.
- Additionally, Ministry of Earth Sciences has also introduced a new award known as

"National Award for Woman Scientist" from the year 2018, and is given to a single female scientist every year.

Topic 38. SULFURIC ACID: THE NEXT RESOURCE CRISIS THAT COULD STIFLE GREEN TECH AND THREATEN FOOD SECURITY

Important for subject: Science and Technology

Without sulfur, in the form of industry would be unable to make the fertilizers containing phosphorus that increase yields on farms or extract vital metals that are used in anything from solar cells to automobile batteries.

- But a problem is still looming, that is largely ignored.
- Over 80 per cent of the world's sulfur supply comes from waste products made from fossil fuels such as natural gas and oil (which typically contain between one and three to 3 percent sulfur in weight) to lower sulfur dioxide emissions which is the gas responsible for acid rain.
- The price of sulfuric acid could rise and increase competition, which could lead to green technology companies that are more profitable will likely outbid producers of fertiliser.
- This could increase the price of production of food and food more costly for consumers, especially in countries with poorer economies in which farmers are least capable of paying for the more expensive costs.
- A vital industrial chemical Sulfur is present in a variety of items, including tires, sulfur fertiliser paper, soap and detergent.
- However, its main use lies in industrial chemical. It is used to decompose many different substances.
- The rapid growth of low-carbon technology like high-performance batteries, lighter-weight motors for cars and solar panels will dramatically increase the mines of minerals. especially laterite ores , which are becoming significant sources of cobalt and nickel.
- The majority of them are extracted with large amounts of sulfuric acid.
- It is estimated by the US Geological Survey estimates that there is an almost endless amount of sulfate minerals within Evaporites (rocks that are formed by the natural evaporation of the shallow lakes, salty oceans, or salty waters) and huge resources of iron sulfides as well as elemental sulfur found in volcanic deposits however,

accessing them requires expanding mining and processing of minerals.

- Converting sulfur from sulfates using the current techniques consumes much energy and produces a large amount of carbon.
- Sulfur mining and sulfide processing can cause pollution to soil, air and water, as well as acidifying the surface of aquifers and surface pools, as well as emitting toxic gases such as arsenic, mercury and thallium.
- There are also human rights concerns that are a part of mining operations in the intensive range.

Topic 39. GEOGRAPHICAL INDICATION

Important for subject: Science and Technology



The inaugural versions of India GI Fair, Khilona-India Toys & Games Fair Maa Shishu and STEM Confex taking place simultaneously between the 26th and 28th of August 2022 in the India Expo Centre & Mart

What is a Geographical Indication?

- It's a sign that it comes from a certain geographic area.
- The term is employed to denote either natural or agricultural products
- It is a symbol for products with a distinct geographic origin and an evolution over decades with respect to its distinctive qualities or well-known characteristics.
- It's a symbol of authenticity. It ensures that authorized registered users or at a minimum, those living within the geographical area are able to use most well-known product names.
- The GI tag used in India is subject to the Geographical Indications of Goods (Registration and Security) Act, 1999.
- This is issued by Geographical Indications Registry (Chennai).

What are the benefits of the registration for geographical designations?

- It provides the legal right to Geographical Indications in India Prevents illegal use of the Registered Geographical Indication by others.
- It encourages the prosperity of the producers of goods within a geographic area.

What indications aren't registered?

- In order to be registered, the indications must fall within the meaning of Section 2 (1) E of the GI Act, 1999.
- In this regard, it is required to comply with the requirements in section 9 that forbids the registration of a Geographical Indication.
- This is likely to mislead or cause confusion.
- The application of which would be in contradiction with any law at the time in force, or
- It contains shocking matter this includes any issue that could harm at the moment of its inception or affect the religious susceptibilities of any kind or segment of Indian citizens
- That could otherwise be disposed of for protection in the court of law; or
- They are deemed to be general names, or signs of products and are consequently, no longer from being protected by the country of origin or are in decline in the country in

which they originated;

- This is true to the region of the territory or location from which the goods are sourced, do not convey to people they are claiming to originate from an alternative region, territory or locale, as the case may be.

How long does the Registration of Geographical Indication is valid?

- A registration for a geographic designation is valid for a duration of 10 years
- It is possible to renew it periodically for another 10 years per year.

Topic 40. 5G CELLS TO PIGGYBACK ON POLES AND HOARDINGS

Important for subject: Science and Technology

In order to speed up the introduction of 5G, the telecom companies across the country will utilize street furniture like poles, advertising hoardings, and bus shelters to deploy low-power base stations referred to as Small Cells. These will assist in bringing the network closer to users.

- Smart Cells 5G tiny cell are bases that serve only a tiny portion of a macro website.
- They are generally located in urban areas with dense populations like stadiums, downtown malls, train stations and other areas that have large data capacity and coverage.
- Small Cells are essential for 5G deployment as opposed to earlier versions such as 4G, due to they have a higher frequency.
- The greater the frequency, the shorter the wavelength, which implies that their distance is shorter.
- Small cells will have an important part in the 5G's development as they are required to take advantage of the features of 5G like high delay (minimal delays) as well as ultra-high speeds and massive connections.
- For higher frequencies within that range 3.3-3.6 GHz, which are likely to be used for providing 5G services, the signals will be able to travel between 100 and 150 metres.
- At time of writing, telecom towers that are around 30 meters tall they are situated within a distance of around 5 km.
- Macro base stations can have issues with penetration indoors, especially in the case of metallic structures that block signal transmissions to the network.
- Therefore, the requirement for coverage indoors as well as in stadiums and large

venues is very common, especially in stadiums where capacity is a problem. That's why small cell technology is the most effective solution.

- In the 5G Small Cell category, there are the following types of cells Femtocells 0.001-0.25 (W) output power and 0.010-0.1 (km) cells radius Picocells -- 0.25-1 (W) output power and 0.1-0.2 (km) radius Microcells 1- 10 (W) output power and 0.2-2.0 (km) radius of the cell Macrocells - 10 to 50 (W) output power, and between 8-30 (km) cells radius Right of Way Rules
- The Department of Telecom last week also issued an updated Right of Way (RoW) Rules that pave the way to deploy 5G Small Cells to existing street infrastructure. The department anticipates that these changes will enable the introduction of 5G services across the country by October 2022.
- The amendments will allow for rationalisation of the charges, introduction of an all-window clearance system and getting rid from the need to obtain approval from a government agency to install infrastructure on private property.
- In order to speed up the rollout of 5G, RoW application procedures for Small Cells are now simplified. Telecom licensees can make use of the street infrastructure to install telecom equipment for a price of just Rs150 per year in rural areas, and the equivalent of Rs300/annum for urban locations.
- In accordance with the revised rules, telecom licensees may sign agreements to private owners of property, and do not require authorization from any government agency for the installation of telecom infrastructure like towers, poles or optical fiber.
- Furthermore, no administrative fee will be imposed from government officials of the Central Government for installation of poles in land controlled by it.
- For State/UTs, this cost will be restricted to Rs1, 000 per pole.
- The cost for the installation of optical fibers in the ground will be set at Rs1,000 per km.
- Telecom Regulatory Authority of India (TRAI) The Telecom Regulatory Authority of India (TRAI) was established on the 20th of February 1997, by the Telecom Regulatory Authority of India Act 1997.
- The mission of TRAI is to foster and create conditions for development of telecommunications across the country.
- TRAI regulates telecom services, including changes to tariffs and fixation of services

that were previously at the disposal of the Central Government.

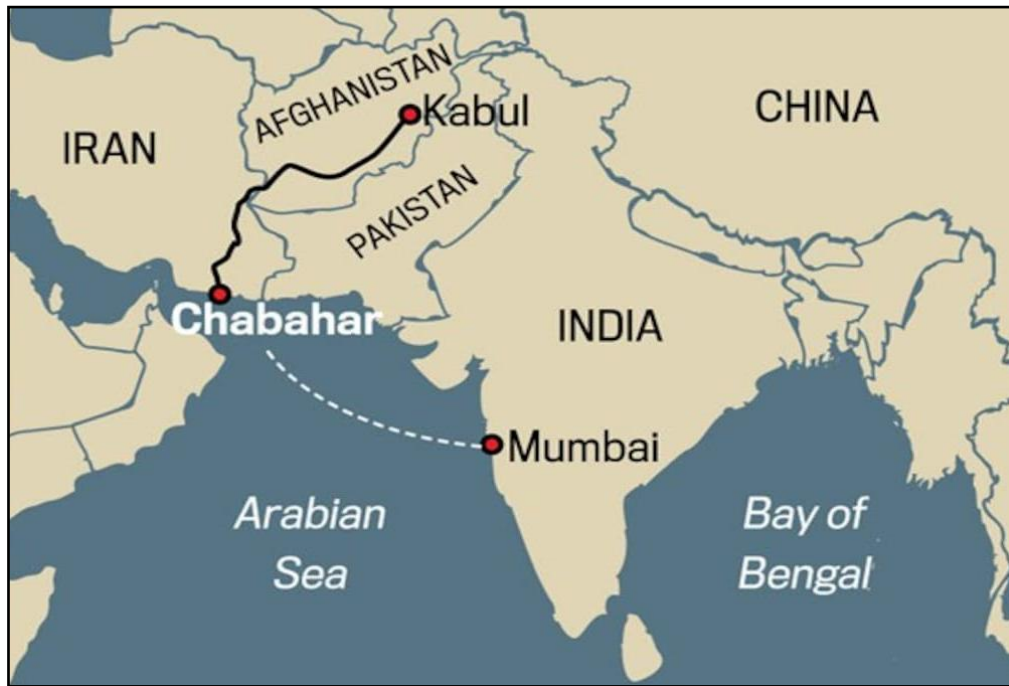
- It also seeks to create an equitable and transparent policy environment that promotes an equal playing field and encourages fair competition.

Comprising of TRAI

- The TRAI is comprised of the Chairperson, two full-time members, and two part-time members
- All of them have been elected through the Government of India.
- The Chairperson and the other members will hold office for a period of 3 years or until they reach the age limit of 65 or until they reach the age of 65 years, whichever comes first.
- The Chairperson has the authority of general supervision.
- The person in charge of the sessions at the TRAI.
- The Central Government may appoint one of the members of the Authority as Vice-Chairperson for TRAI.
- The vice-chairperson is responsible for and exercises the duties and powers of the Chairperson during his/her absence.
- The Chairperson is in charge to organize the meetings at time.
- The person who is in charge of the meetings.
- The votes in meetings are made by a majority vote of those present.
- If there is an equal number of votes In the event of an equal number of votes, chairperson (or the member who is in charge of the meeting) offers an additional vote or casting.
- Its recommendations to the TRAI do not have any binding effect on Central Government. Central Government.

Topic 41. INDIA AND IRAN SIGN AN MOU TO ENSURE THE SMOOTH FLOW OF SEAFARERS BETWEEN THE TWO COUNTRIES

Important for subject: International relations



In order to ease the flow of seafarers between these two nations, India and Iran on Monday signed a Memorandum of Understanding (MoU) regarding the recognition of certificates of Competency in Unlimited Voyages in order to aid seafarers from both nations in accordance with the provisions of the International Convention on Standards of Training, Certification and Watch-Keeping for Seafarers (1978).

- International Convention on Standardization for Education, Training and Certification as well as Watch Keeping for Seafarers (1978)
- It defines requirements for masters, officers, and watchmen on sea-going commercial vessels.
- STCW was adopted in 1978 at a gathering of the International Maritime Organization (IMO) in London and was put into effect in the year 1984.
- The Convention of 1978 STCW Convention was the first to establish the basic requirements for training and certification, as well as watch keeping for seafarers on a global scale.
- The Convention establishes minimum standards related to certification, training and

watch keeping for seafarers, which all nations are required to meet or surpass.

- The most important aspect in this Convention is the fact that it is applicable to ships from non-party States while visiting ports belonging to States that are parties to the Convention.
- The Manila modifications for the STCW Convention and Code were approved on June 25, 2010 which marked a major update of STCW Convention and Code.

Topic 42. IRAN HAS DROPPED SOME DEMANDS FOR NUCLEAR DEAL -U.S. OFFICIAL

Important for subject: International relations

News from around the world Iran has withdrawn some of its principal demands regarding reviving a agreement to limit Tehran's nuclear programme, including the demand that international inspectors end certain investigation into the nuclear program, which could bring the possibility of a deal closer an official from the U.S. official told Reuters on Monday.

- Iran Nuclear Deal The deal was referred to by the name of Joint Comprehensive Plan of Action (JCPOA) and is referred to in general usage, it is referred to it is known as Iran Nuclear Deal.
- The year 2015 saw Iran along with P5+1, the grouping of global powers including which includes the USA, UK, France, China, Russia, and Germany reached an agreement for the long-term future of the nuclear program of Iran.
- The deal was known in the form of Joint Comprehensive Plan of Action (JCPOA) and is referred to in general usage, it is referred to it was referred to as Iran Nuclear Deal.
- As part of the agreement, Iran agreed to curb its nuclear program in exchange for removal of sanctions and access to trade in the world.
- The agreement permitted Iran to collect small quantities of uranium to conduct research, but it prohibited the enrichment process of uranium that is used to create nuclear weapons and reactor fuel.
- Iran had to design the heavy-water reactor that was being constructed and whose fuel that was used could be contaminated with plutonium that is suitable for use in a bomb, and also to let international inspectors.
- In May of 2018 in May 2018, the USA rejected the agreement, describing it for being flawed, but reaffirmed and strengthened its sanctions.

- Since the sanctions were increased, Iran has been steadily breaching its obligations to press its remaining signatories to alleviate sanctions.

Topic 43. FOR FIRST TIME- INDIA VOTES AGAINST RUSSIA IN UNSC DURING PROCEDURAL VOTE ON UKRAINE

Important for subject: International relations

India has for the first time, on Wednesday, the first time on Wednesday voted against Russia during a vote procedural in the United Nations Security Council on Ukraine in which the 15-member, powerful UN body called for Ukrainian Ukraine's President Volodymyr Zelenskyy, to address an audience via video conference.

- India is currently an unpermanent member of the UNSC for a two-year period which expires in December.
- When the meeting began as the meeting began, as the meeting began, Russian Ambassador at United Nations Vassily A. United Nations Vassily A.
- Nebenzia demanded a vote on a procedure regarding the Ukrainian president's participation in the meeting via videoconference.
- Following statements made by Zelensky and Ferit Hoxha, a native of Albania In response to statements made by them and Ferit Hoxha from Albania, the Council issued an invitation to Zelensky to join the meeting through video conference through a vote of 13 votes in favor and one against.
- Russia rejected the invitation in opposition, and China abstained.
- Zelensky claimed that Russia has put the world at risk of nuclear catastrophe , by changing Zaporizhzhia, the Zaporizhzhia reactor into an area of war.
- The reactors are spread across six sites, just one of which has exploded during the blast at Chernobyl along with Chernobyl. The International Atomic Energy Agency (IAEA) has to take full over the crisis as quickly as it is possible, he added.
- Zaporizhzhia , UNSC and IAEA already have been covered

Topic 44. CHINA PLEDGES SUPPORT TO SRI LANKA AT UNHRC SESSION***Important for subject: International relations***

Just weeks ahead of an UN Human Rights Council session in Geneva in which the resolution regarding Sri Lanka is expected to be presented, China has said it will "continue to support" Sri Lanka in international forums and slams nations "far or near" for "bullying" the island nation.

- The Ambassador Zhenhong Qi also praised his appreciation for the "successful" docking of Chinese military vessel Yuan Wang 5 at Sri Lanka's southern Hambantota Harbour following the fact that China along with Sri Lanka "altogether resisted the rude and unreasonable interference from third parties".

UN Human Rights Council

- The Human Rights Council is an inter-governmental institution within the United Nations system responsible for the advancement and protection of human rights throughout the globe.
- Creation The Council was established in 2006 by The United Nations General Assembly in the year 2006.
- It was a replacement for the previous United Nations Commission on Human Rights.
- The Office of the High Commissioner for Human Rights (OHCHR) is the Secretariat of the Human Rights Council.
- OHCHR has its headquarters located in Geneva, Switzerland.
- Members of the UN: It is comprised by members from 47 United Nations Member States which are elected by the UN General Assembly (UNGA).
- The UNGA will take into consideration the candidates States contributions to the protection and promotion of human rights in addition to their commitments and pledges in this respect.
- The Council's membership is based on an equitable geographical distribution.
- Seats are distributed in the following order: African States: 13 seats Asia-Pacific States 13 seats Latin American and Caribbean States eight seats Western European and other States Seven seven seats Eastern European States: 6 seats The members of the Council serve for a time of three years. They cannot be qualified for immediate re-election after having served two consecutive term.

Procedures and Mechanisms:

- Universal Periodic Review: UPR serves to examine the human rights situation across every United Nations Member States.
- Advisory Committee: It functions in the capacity of the Council's "think tank" providing it with expert advice and guidance on the most relevant human rights issues.
- A Complaint Procedure permits people and organisations to bring human rights abuses into the notice of Council.
- UN Special Procedures of the United Nations: They comprise by special reporters, representatives, independent experts, and working groups that study, monitor, offer advice and publish reports on specific human rights issues or situations in particular countries.
- India as well as UNHCR In 2020 India's National Human Rights Commission submitted its mid-term report for the Council as part of the third phase of the Universal Periodic Review (UPR) process.
- India is a member of the Council for a term of three years, beginning January 2019.

Topic 45. US URGES INDIA TO JOIN COALITION SEEKING PRICE CAP ON RUSSIA OIL

Important for subject: International relations

US deputy Treasury Secretary Wally Adeyemo on Friday said Washington is looking for India in the alliance trying to put a price cap for Russian oil.

- The restrictions are aimed at increasing revenue streams to Moscow and easing global energy costs.
- To limit the revenue that Russia earns from the sale of oil used to finance its six-month-old war against Ukraine, the Group of Seven (G7) largest economies, which includes the US is aiming to establish a mechanism for price capping Russian exports of oil in December, the month at the time that European Union sanctions banning seaborne imports of Russian crude enter into force. Group of Seven (G7)
- This is an inter-governmental organization which was established in the year 1975.
- The group meets every year to discuss matters of common interest such as global economic governance as well as international security, energy and policy.
- The G7 countries are: UK, Canada, France, Germany, Italy, Japan and the US.

- All G7 countries as well as India are members of the G20.
- The G7 has no official charter or secretariat.
- Presidency, that rotates between the members each year, is responsible for setting the agenda.
- Sherpas Ministers, envoys, and ministers discuss policy proposals prior to the summit.
- By 2022 G7 members comprise 10 percent of all the people in this world. 31% of the world's GDP as well as 21% of the world's carbon dioxide emission, as per the Summit website.
- China and India both of the largest countries, with the top GDP figures around the globe aren't part of the grouping.
- Oil Reserves by Country:
 - Venezuela
 - Saudi Arabia
 - Canada
 - Iran
 - Iraq
 - Kuwait
 - United Arab Emirates
 - Russia
 - Libya
 - Nigeria
- Oil Production by Country:
 - United States
 - Saudi Arabia
 - Russia
 - China
 - Canada
 - Iraq
 - Iran
 - United Arab
 - Brazil
 - Kuwait

Topic 46. WHO IS PANDURANG KHANKHOJE? GHADARITE REVOLUTIONARY AND HERO FROM MEXICO?

Important for subject: History

Lok Sabha Speaker Om Birla present at Canada in preparation for the 65th Commonwealth Parliamentary Conference, will visit Mexico in the coming days to reveal statues honoring Swami Vivekananda as well as Maharashtra's freedom fighter and agriculturalist Pandurang Khankhoje (1883-1967).

- Khankhoje was a close associate to Mexico as a country which was a refugee because of his affiliation with the pro-Indian independence radical Ghadar Party.

Who was Pandurang Khankhoje?

- Born in Wardha, Maharashtra, in the late 19th century.
- Pandurang Khankhoje was in contact with other revolutionary leaders early in the.
- In close proximity and his mentor, the Hindu Reformer Swami Dayanand and his Arya Samaj movement which advocated for an attitude of reform and social transformation and became the hero of an aspiring student group that was led by Khankhoje.
- Khankhoje joined the Mount Tamalpais Military Academy in California to fulfill his initial goal of departing India
- What was his connection to the Indian freedom movement?
- Khankhoje was among the founders of the Ghadar Party, established by Indians who were living abroad in 1914, most of whom belonged to Punjab.
- The goal of the Ghadar Party was the lead of a revolution to defeat British troops British and British in India.
- Together with Indian workers, a militant campaign was scheduled with Khankhoje India however the advent of the First World War halted these
- They then contacted Bhikaji Cama, who was in Paris and also was able to meet alongside Vladimir Lenin in Russia among other leaders to seek help to Indian cause.
- However, because the possibility of deportation was looming, he fled from Europe and was not able to go to India He sought refuge in Mexico.
- In the near future, due to his past acquaintance with Mexican revolutionaries and revolutionaries, he was made as a professor in the National School of Agriculture in Chapingo close to Mexico City.

- He studied wheat, corn pulses, rubber and corn creating drought-resistant and frost-resistant varieties.
- He also was involved in efforts to bring an era of Green Revolution in Mexico.
- Then the American agriculturalist Dr Norman Borlaug, called the "father" of the Green Revolution in India, introduced his Mexican grain variety of wheat into Punjab.
- Pre-Ghadr revolutionary activity as early as 1907, Ram nath Puri, a political exile on the west coast issued a circular-e-azadi(circular of liberty) in which he also pressed support to the swadeshi movement; Tarak Nath Das in Vancouver started the Free Hindustan and adopted a very militant nationalist tone; D.Kumar set up a Swadesh Sevak Home in Vancouver on the lines of the India house in London and also began to bring out a Gurumukhi paper called Swadesh Sewak which advocated social reform and also asked Indian troops to rise in revolt against the British.
- In 1910 TarakNath Das as well as G.D. Kumar, now exiled from Vancouver established an unison India House in Seattle and the U.S.A.
- It was the Ghadar Party: the Ghadar Movement was founded in 1913 by expatriates Punjabis who resided in their native United States with shared leadership from Sikhs, Hindus, and Muslims.
- The purpose of the group was to aid in the overthrow of British oppression in India.
- The publicity this group received to the United States was used as another reason to justify discrimination against Asians and suspicion.
- The group was founded and was headed by Har Dayal, a Punjabi Hindu, Har Dayal who was studying in Stanford University.
- The initial leaders of the group comprised two Sikhs as well as one Muslim as well as the masthead of their publication was adorned with its names "Ram, Allah, and Nanak."
- Sohan Singh, Kartar Singh, Abdul Mohamed Barakatullah, TarknathDas and Rashbehari Bose were among the notable leaders who laid the foundation for the creation of an Indian political group that was based in both Canada and the United States and Canada.
- Ghadar Party - Activities The Ghadrprogramme sought to arrange assassinations of government officials, release anti-imperialist and revolutionary literature and

collaborate with Indian soldiers stationed overseas to obtain arms, and incite a massive uprising across every one of the British colonies.

- In it became clear that the First World War broke out in 1914, a few participants of the Ghadar Party arrived in Punjab to incite an insurrection armed to gain India's independence.
- They also had success in smuggling weapons into the country and encouraging a mutiny among Indian soldiers of the British Army.
- The subsequent revolt, now called The Ghadar Mutiny, was brutally crushed by the British who executed 42 mutineers in the wake of the Lahore Conspiracy Case trial.
- However, Ghadar Party members Ghadar Party fought against colonialism between 1914 and 1917 with the help by Imperial Germany and the Ottoman Empire as both had Central Powers opposed to the British.
- The Ghadar Party was based around the weekly paper The Ghadar, which featured the masthead's caption Angrezi Raj K Dushman (an adversary to British ruling).
- "Wanted brave soldiers to stir up rebellion in India," the Ghadar declared. In the aftermath of the Komagata Maru Incident in 1914 that was a direct assault on Canadian anti-Indian immigration laws hundreds of Indians who resided in the United States sold their businesses and homes to force Indians and the British from India which boosted the members of the Ghadar Party.
- Between 1914 and 1917, Ghadarites carried out anti-colonial activities underground with the backing from Germany in addition to Ottoman Turkey and Ottoman Turkey, a group known by the name of the "Hindu-German Conspiracy that culminated in a sensational court trial held at San Francisco in 1917.
- While its efforts to overthrow the British Raj were unsuccessful, the revolutionary ideals of the Ghadar Party influenced members of the Indian Independence Movement opposed to Gandhian non-violence.

Topic 47. EXPLAINED: WHAT IS MANDALA IN ART?***Important for subject: History***

A stunning "Mandala" artwork, larger than football pitches, covers a park that is open to the public located in Liverpool within the United Kingdom.

- It was unveiled on August 12, the work of art on land named The Knowsley Mandala was unveiled on August 12. It is composed from natural elements and is expected to last for a month, after which it will slowly disappear.
- The creator behind the work of the Halewood Park Triangle is Yorkshire-based James Brunt, who is famous for his use of natural materials that are found in parks, forests and even on beaches to create intricate art pieces which he photographs and documents the process of their decay.
- The art is a form Mandala patterns are patterns that date back centuries and are used to illustrate the universe.
- They've been modified by artists all over the world and each artist have added their own unique ideas to the designs.
- Literally, meaning literally meaning "circle" or the "centre" in Sanskrit Mandala is defined as an geometric pattern that typically encompasses the circular shape into a shape or.
- Although it is also made in the shape of the shape of a square, a mendala pattern is in essence interconnected.
- Mandala is a symbol of Hinduism as well as Buddhism. Mandala imagery first was discovered throughout the Vedas (c. 1500-500 BC) and Buddhist missionaries traveling through the Silk Road are believed to have spread it to other regions that were not part of India.
- In the 6th century, mandalas had been recorded throughout China, Korea, Japan, Indonesia and T Separately the native American people are believed to use the mandalas as a an image of gods or the cosmic order, as well as a form of worship. Its significance
- There is a belief that, by getting into the mandala, and then moving towards its center it is possible to experience an energizing process that transforms the universe, and shifting from feelings of pain to the joy of feeling.
- In Hindu philosophical traditions the mandala, also known as yantra typically takes

the form of a square, with the center of the circle.

- Traditional Buddhist mandala is circle-shaped painting intended to assist its creators to discover their own inner self.
- There are a variety of elements in the mandala, each of that has its own significance. For example the eight spokes of the wheel (the Dharmachakra) represent the eightfold path of Buddhism that leads to freedom from the cycle of death and birth.
- The lotus flower symbolizes balance, while the sun is the symbol of the universe. When facing upwards, triangles symbolize energy and action, while when they are facing down, they symbolize imagination and understanding.
- Mandala in contemporary Indian art, and it continues to be featured as a motif in Buddhist Thangka paintings, it is a prominent part of the work of mainstream artists that are part of the tantric and neo-tantric spiritual movement.
- In deciding to move away from the more abstract depictions of the earlier generation of Indian artists, Sohan Qadri and Prafulla Mohanty, during the 1960s, received wide recognition for their work that were infused with tantric symbols, such as mandalas. They are also utilized to perform rituals for tantric induction.
- Mandalas as therapy components as component of the art therapy, patients are encouraged to design and color mandalas. Also, studies have been conducted to determine how mandalas may help in reducing stress.
- Swiss psychoanalyst and psychiatrist Carl Jung explored the psychological effects of mandalas. He also used it in psychotherapy.

Topic 48. GO TO RED FORT AND RELIVE THE MUGHAL ERA THROUGH AUGMENTED REALITY

Important for subject: History

A little over four years ago, that the Dalmia Bharat Group bagged the maintenance contract for the historical Red Fort in Delhi, becoming one of the initial corporate partners to join the government's "adopt an existing monument" initiative and unveiled an interactive visitor center that showcases the rich history of the Mughal fort in a way that is immersive.

- "Adopt a Heritage: Apni Dharohar, Apni Pehchaan" It is a joint effort of both the Ministry of Tourism, Ministry of Culture and Archaeological Survey of India (ASI), States and the UTs governments.

- The objective is to build tourist facilities at heritage sites or natural tourist destinations located across India to make them tourist-friendly, in a planned and gradual method.
- The monuments/sites are chosen according to the level of traffic and visibility.
- They can be used by both public and private sector businesses and individuals also known as Monument Mitras -- for the initial five years.
- The Monument Mitras were selected by the 'oversight & vision committee, co-chaired the Tourism Secretary as well as the Culture Secretary on the basis the bidder's "vision" to develop the entire infrastructure of the historic site.
- There isn't a financial bid in the process.
- The business sectors is expected make use of CSR funds to support the site. Responsibility (CSR) money to fund the ongoing maintenance of the website.
- Mughal Architecture:
- This is a style of building that was popular in the northern and central regions of India through the authority of Mughal Emperors from the mid-16 until the end of 17 century.
- The Mughal period witnessed a dramatic return to Islamic architecture in the northern region of India.
- Under the patronage and guidance of the Mughal Emperors, Persian, Indian, and various styles of provincial origin were merged to create work of exceptional quality and sophistication.
- It was so common in northern India that it are further seen in the Indo-Saracenic colonial architectural style.

Important Features:

- Mixed Architecture The style was a mix with Indian, Persian, and Turkish architectural styles.
- Diverse: Different kinds of structures, like magnificent gates (entrances) mausoleums, forts, mosques, palaces, sarais and more. The building material was mostly white marble and red sandstone were utilized.
- Particularities: Special aspects like pietra-dura works and the foreshortening technique, the Charbagh style of mausoleums with their distinctive bulbs, slim turrets on the corners, wide gates, gorgeous calligraphy geometric, and arabesque patterns on walls and pillars, and palace halls anchored by the pillars.

- The arches, chhatris and various designs of domes were extremely popular during the Indo-Islamic period and were further refined during the Mughals.
- Akbar popularized "Tudor arch" and Akbar popularized "Tudor arch" (four centered arch with four centered).

Some Examples:

- Agra Fort
- The Fort is fortified situated in Agra.
- It was among the first structures constructed under Akbar's reign.
- The majority of the structures inside the fort were built under Shah Jahan's rule.
- These are some of the most notable structures found that are located in the area:
- Moti Masjid by Shah Jahan.
- Diwan-i-aam (Hall of Public Audience) and Diwan-i-khas (Hall of Private Audience) by Shah Jahan.
- The Jahangiri Mahal.
- Sheesh Mahal (Turkish Bath).
- Fatehpur Sikri
- The creation of a brand Capital city that was rebuilt by Akbar from Fatehpur Sikri is one of the greatest achievements of Indo-Islamic architecture.
- The structures in this area exhibit an unique blend in Hindu and Persian architecture. They are described as an "frozen moment in history."
- Buland Darwaza the 40-meter red sandstone tower that was constructed in 1576 AD in celebration of the victory of Akbar over Gujarat It is among the city's most recognizable buildings.
- It is the highest doorway.
- The Tomb of Salim Chishti was erected in 1581 AD.
- It is adorned with beautiful white marble Jaali workmanship with arabesque patterns across the walls and the inscriptions of Quranic text.
- Buland Darwaza as well as Jama Masjid are also part of the imperial complex.
- In 1606 AD Jahangir embellished the palace further.
- Panch Mahal Panch Mahal is a five-storey structure made of columns. It is inspired by the Persian badgir concept (wind-catcher).
- The insides of Jodha Bai's Palace is also known as Mariam-uz Zamani's Palace (Mary

of the Old Age) is decorated with Hindu bells and floral designs.

Ibadat Khana:

- This is the place where Akbar would sit down with religious authorities to discuss issues.
- Pachisi Court, where Akbar is believed to have played Chess inside the court.
- HiranMinar HiranMinar was named for Akbar's favorite elephant, Hiran.
- It also functioned as a lighthouse for travelers.
- It's an original style with spikes shaped like tusks on the exterior wall.
- Then, in Vrindavan, Akbar also constructed Vrindavan, Akbar also constructed a Govind Dev Shrine.

Taj Mahal:

- The building was constructed in 1632 by Shah Jahan between 1632 and 1653 in memory of his wife Mumtaz Mahal.
- UNESCO acknowledged The Taj Mahal as a World Heritage Site in 1983.
- It is situated in Agra.
- Taj Mahal has several distinctive aspects:
- The jaali work of Taj Mahal is lace-like and extremely beautiful.
- The marble carvings were of low relief.

Itmad-ud-daulah's tomb:

- During Jahangir and his spouse Noor Jahan also conducted some major construction projects, among them of them being The Tomb of Itmad-ud Daulah (Noor Jahan's father).
- At this point the white marble began to replace red sandstone for the primary construction material. Itmad-ud Daulah's tomb was among the first Mughal structure constructed solely of white stone.
- It also includes some of the finest works in pietra dura.

Red Fort:

- It was built for Shah Jahan in 1638 when Shah Jahan decided to relocate to the capital of Agra and move it to Delhi. It was the home for the Mughal rulers.
- UNESCO declared it a World Heritage Site in 2007.

Jama Masjid:

- Built by Shah Jahan in Delhi.

- The construction was finished in 1656.
- **Badshahi Mosque:**
- It was built in the time of Aurangzeb.
- When it was completed in 1673 it was the biggest mosque in the world.
- It is situated in Lahore which is the capital city of the Pakistani province of Punjab.

Bibi-ka-Maqbara:

- Aurangzeb on the other hand, ordered for the building of Bibi-kaMaqbara to honor the wife of his, Begum Rabia-ud-Daurani.
- It is situated at Aurangabad and is believed as a poor imitation from the Taj Mahal.

Topic 49. GOVERNORS AS CHANCELLORS: THE POINTS OF CONFLICT

Important for subject: History

The present day India In the early years of our Republic There were not any conflicts between governors , chancellors or state governments.

- The Congress was in charge at both the state and national levels.
- The President, who is bound by the Prime Minister's instructions and advice, appointed people who were closely tied to the political party as governors.
- Colonial Time the Bengal Council of Education championed the creation of a university with the ability to award degrees in science, arts medicine, law, and engineering civil.
- The council recommended an idea that government models the school on similar to that of the University of London, an exam and degree-granting institution.
- Nine years later, the government of India agreed to this idea with some minor modifications.
- The "Despatch of 1854 regarding the General Education in India' popularly referred to as Wood's Despatch suggested the establishment of schools in India.
- It was recommended that universities should be governed by three vice-chancellors, a chancellor and fellows. They could form a Senate.
- It further said that office of vice-chancellor and chancellor are normally filled by those of a high rank, who have demonstrated an passion for education'.
- In response to this suggestion the Governor General took the decision to make him the chancellor of the University in Calcutta and that the governors of Bombay and

Madras will be the chancellors of the two universities in the towns of the presidency.

- The three universities were set in the year 1857 in Calcutta, Bombay, Madras through separate laws passed through the Legislative Council of India.
- After the declaration of Independence a committee led by the Dr Sarvepalli Radhakrishnan remarked that the custom of the governor becoming a chancellor was successful in states that had only one university.
- Commission left it up to the states to decide if they wanted their governor to become the chancellor, particularly if the state had several universities.
- States have opted to remain with the status quo and when they enacted legislation for their universities and making the chancellor their governor.
- In 2010 in 2010, the Punchi commission (Centre-state relations) declared that when governors serve as chancellors, they open their offices to scandals or public critics.
- This year in the year 2000, earlier this year, the West Bengal Legislature passed a law that makes chief minister the chancellor for thirty-one state university.
- Wood's Despatch on Education in 1854 It laid the groundwork for the system of education that has evolved since then.
- Education-related issues in India were among the major issues for the British government in 1853.
- Recommendations For the very first time Wood's Despatch suggested the creation of the establishment of a Department of Public Instruction in all five provinces in Bengal: Bombay, Madras, Punjab and the provinces of North-Western.
- The development of public education was another of the major recommendations from the Despatch.
- As it was realized that the majority of people did not have access to education, much focus was put on increasing amount of primary schools, middle, and high schools.
- The establishment of three universities in the Presidency cities comprising Calcutta, Bombay, and Madras was suggested by the newspaper Despatch.
- The universities were planned to be modeled on London's University of London.
- departments of Arabic, Sanskrit, and Persian and civil engineering and law, were planned to be set up at the universities.
- Wood's Despatch called for the creation of a grant-in-aid program for Indian education.

- The Wood's Despatch stressed that it is important to teach English while also highlighting how important it is to teach Indian languages.
- The Despatch suggested that the government support women's education. It also recommended that women's education be supported. Wood's Despatch recommended that teacher education schools be created in every province.
- Engineering, medical, and law instructors are all required to be trained through special education schools. In the Wood's Despatch advocated for the creation of a nationwide network of school grades.
- Governor's appointment, the powers and all things associated with the office of Governor were debated under Article 152-162 of the Indian Constitution. Article 162 in the Indian Constitution.
- The powers and appointment of the government can be traced from the Part VI of the Indian constitution.
- Article 153 provides that there must be a Governor for every State.
- A single person may be appointed Governor of up to two States.
- Governors act in "Dual Capacity", as the Constitutional head of the state, and as a representative.
- He is part of the Indian law.
- He is part of the federal structure Indian political system and acts to act as an intermediary between federal and states' governments.
- Article the 157th article and Article 1558 of the Constitution of India specify eligibility requirements for the post governor.

These are:

1. Governors must
 2. You can become an Indian citizen..
 3. Must be at minimum 35 years old.
 4. You cannot be a member of either the house of state legislature or of legislative bodies of state.
 5. No one holds any office for gain.
- The term of the governor's office is typically 5 years. However, it is possible to be terminated earlier if:
 - The president has dismissed the president upon the recommendation from the council

of ministers which is headed by the premier Minister of the nation.

- Governors who are dismissed without justification is not permissible. It is however the responsibility for the President to depose governors whose actions are recognized by courts as unlawful and malafide.
- Resignation of the governor.

Constitutional laws

- The article 163 speaks about the discretionary powers of the governor.
- The power to exercise the executive authority of the Union will extend to giving of any directions to a State that might be considered by an Government of India to be essential for the goal.
- Article 257: Executive power conferred by the Union is also extended to the granting of directives to a state regarding the maintenance and construction of communications devices that are declared by the direction to be of military or national significance
- Article 355 confers the responsibility to Union to defend the States from "external aggression" and "internal disturbance" to ensure that the governance of each State is in line with the Constitutional provisions.
- Article 356: If it is found that a state's government is incapable of functioning in accordance with Constitutional provisions The Central government may assume direct control over State machinery.
- The governor of the state issues the proclamation after getting the approval from the Indian President. India.
- Article 357 is about the exercise of legislative power under Proclamation issued pursuant to Article 356 issued by the government of central.

Topic 50. ANANG TAL LAKE DECLARED MONUMENT OF NATIONAL IMPORTANCE

Important for subject: Environment

Recently, Delhi Lieutenant Governor Vinai Kumar Saxena visited Sanjay Van's Anang Tal Baoli inside Sanjay Van and had directed officials to repair the historic stepwell in the next two months.

- The Anang Tal lake in South Delhi is thought to have been built around a thousand years ago was declared a National monument via a gazette announcement released by

the Ministry of Culture earlier this week.

- The notification, published on the 22nd of August said: "The central government is convinced that the mound comprising Anang Tal, Tehsil Mehrauli District South Delhi, National Capital Territory Delhi is an old site that is important to the nation;
- In exercising the power conferred by subsection (1) in section 4 under the Ancient Monuments and Archaeological Sites and Remains Act in 1958 (24 of the year 1958) the central government gives notice of their intention to declare ancient site and the remains as having national importance. ..."
- Anang Tal The lake is located inside Mehrauli, Delhi and is believed to have been created by Tomar the King Anangpal II. It was 1 060 AD.
- The historians believe that he established and established Delhi in the 11th century.
- The millennium-old Anang Tal is the symbol of the start of Delhi.
- Anang Tal is a strong Rajasthan connection due to Maharaja Anangpal is called the nana (maternal great-grandfather) from Prithviraj Chauhan, whose castle Rai Pithora is on the list of the ASI.

Who was Anangpal II?

- Anangpal II, popularly known as AnangpalTomar was a member of the Tomar Dynasty.
- He was the first founder of Dhillika Puri, which eventually changed into Delhi.
- Evidence of the origins of Delhi is engraved on the iron pillars of Masjid Qwaatul Islam next the Qutub Minar.
- Coins and inscriptions with multiple inscriptions indicate Anangpal Tomar was the ruler of modern-day Delhi and Haryana between the 8-12th century.
- The city was built out of ruins. Under his direction, Anang Tal Baoli and Lal Kot were built.
- AnangpalTomar II was succeeded by his son Prithviraj Chauhan.
- Delhi Sultanate was established in 1192 following Prithviraj Chauhan's defeat during the battle of Tarain (present-day Haryana) by the Ghurid forces.

What are the Key Points about the Tomar Dynasty?

- Tomara Dynasty is one of the lesser late medieval ruler houses in northern India. Puranic proof (writings in the Puranas) provides its origins to be in the Himalayan region.

- According to bardic legend the dynasty was part of one of the Rajput tribes.
- The story of the family spans from the time of Anangpal who established Delhi as a city in Delhi in the 11th century CE and the enshrinement of Delhi into the Chauhan (Chahamana) kingdom in 1164.
- While Delhi was later declared to be component within the Chauhan kingdom, numismatic evidence and more recent literary evidence suggests that Tomara kings like Anangpal as well as Madanpal maintained their feudatories probably until the final annihilation of Delhi by the Muslims in 1192 and 1193.

National Mission on Monuments and Antiquities:

- The National Mission on Monuments and Antiquities (NMMA) is an Indian government agency that is responsible for the maintenance of a database on cultural heritage within the Ministry of Culture of the India government. India.
- It was founded in 2007 with the intention of studying research, preserving and studying the culture of India.
- The primary purpose of the organization is to provide information in the public domain, specifically for students and scholars who are interested in or associated with the subject.
- Responsible for the maintenance of two national registers, such as national registers for antiquities as well as the national registers for Built Heritage & Sites (BH&S) and is referred towards one of the major databases of the nation in historical and architectural terms alongside those of Archaeological Survey of India, an agency nodal of the NMMA.

Topic 51. GANGETIC RIVER DOLPHINS IN ASSAM DECLINE IN THE WAKE OF ANTHROPOGENIC PRESSURES

Important for subject: Environment



Assam's Brahmaputra and its two tributaries Kulsi as well as Subansiri are strongholds for the threatened Gangetic river dolphin.

- Local communities and researchers have noted a decline in the number of people.
- Dolphins living in the Kulsi river are impacted by the constant mechanised sand mining along the banks.
- Dams being constructed across a variety of regions in Assam as well as Arunachal Pradesh has cut through the dolphin habitats and restricted access to prey.
- Dolphins are almost gone from the Barak river system, though there are some that are found in tributaries, such as Kushiya as well as Soorma.
- Gangetic river dolphins were designated by the government of India as one of the National Aquatic Animal in 2009 from the Government of India.
- They live in the Ganges-Brahmaputra-Meghna and Karnaphuli-Sangu river systems of Nepal, India, and Bangladesh.
- It is believed that the Ganges river dolphin is able to reside in freshwater and is blind.
- Around 80% of all Gangetic river dolphins are found on the Indian subcontinent.
- It is an accurate indicator of the overall health of the river's ecosystem.
- Conservation Status Indian Wildlife (Protection), Act 1972: Schedule I.
- International Union for the Conservation of Nature (IUCN): Endangered.
- Convention on International Trade in Endangered Species (CITES): Appendix I (most

threatened).

- Convention on Migratory Species (CMS) Appendix II (migratory species that require conservation and management or could be greatly benefited from international cooperation).

Initiative of the government:

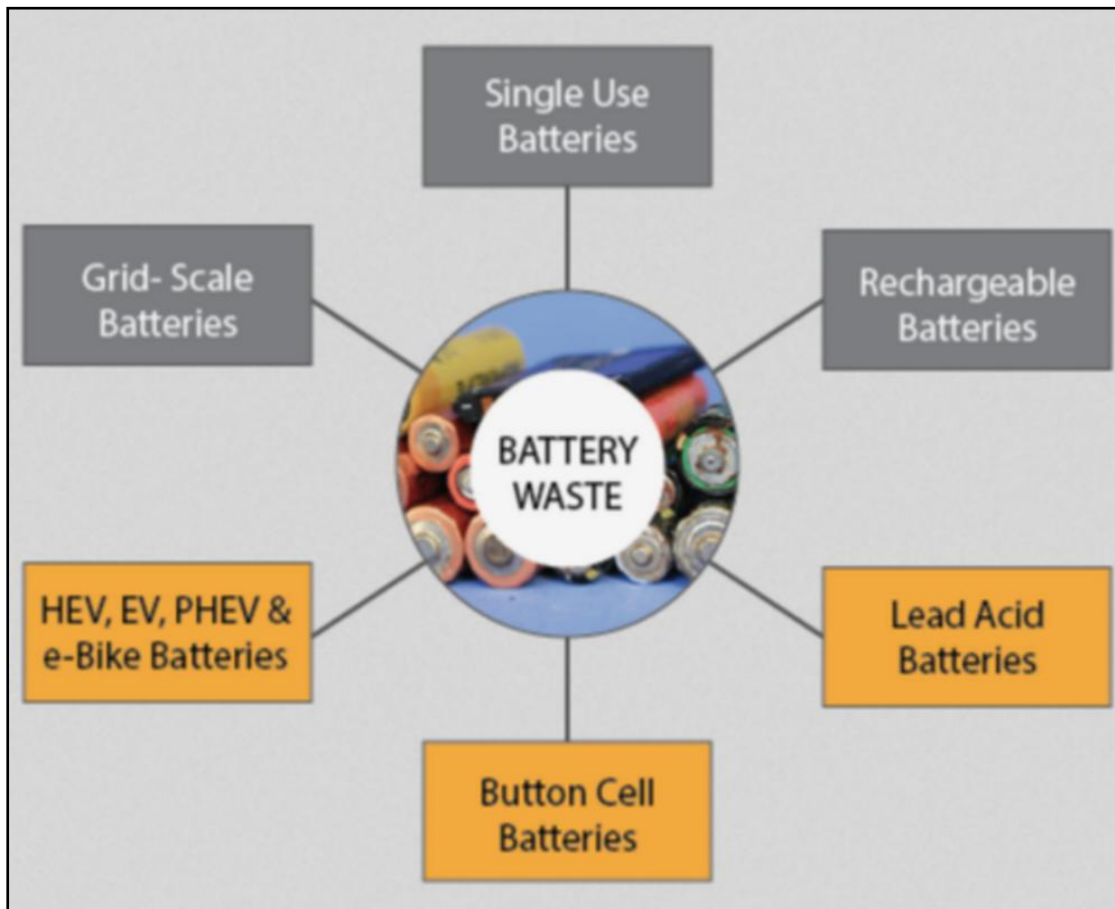
- Project Dolphin: The Prime Minister has announced the plan of the government to begin Project Dolphin. Project Dolphin in his Independence Day Speech 2020.
- It's in the vein that of Project Tiger, which has been able to increase the number of tigers.
- Dolphin Sanctuary Vikramshila Ganges Dolphin Sanctuary was created in Bihar.
- National Ganga River Dolphin Day: The National Mission for Clean Ganga celebrates 5 October as National Ganga River Dolphin Day.

Ranganadi River

- The Ranganadi River (also known as Paniyor River) is a sub-tributary to the Brahmaputra River, which is located in the Indian state of Assam.
- The river is a part of the Nilam, Marta and Tapo mountain ranges that are part of the Himalayan the foothills of Arunachal Pradesh.
- The Ranganadi river enters Assam when it reaches Johing from Lakhimpur district. It then flows for 60 kilometers through Lakhimpur district before forming a connection with the Subansiri River at Pokoniaghat of Lakhimpur district.

Topic 52. BATTERY WASTE MANAGEMENT RULES 2022

Important for subject: Environment



Ministry of Environment, Forest and Climate Change, Government of India released The Battery Waste Management Rules, 2022 on August 24 2022, to ensure the environmental-friendly disposal of batteries.

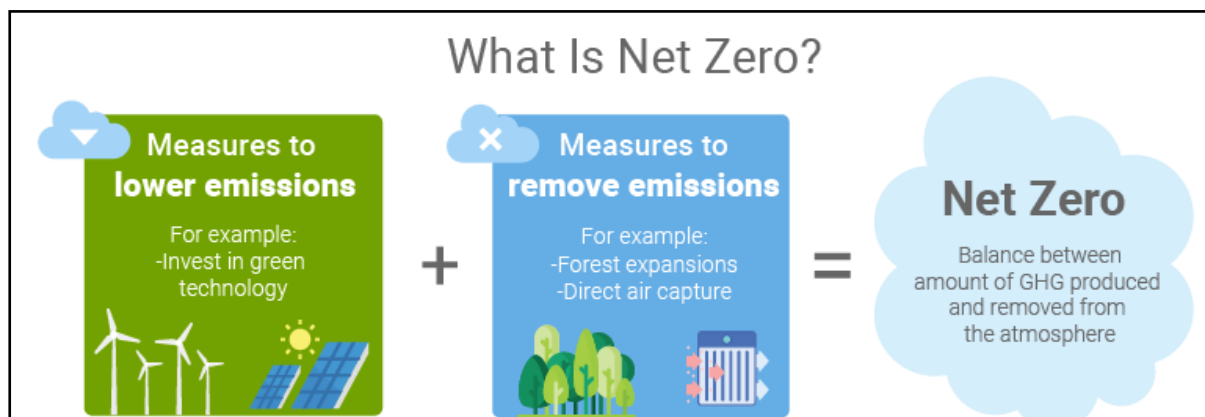
- To encourage Circular Economy in full earnest the new rules take over Batteries (Management and Handling) Rules 2001.
- Battery Waste Management Rules, 2022. The rules apply to all types of batteries for example., battery for electric vehicles, portable batteries automotive batteries, industrial batteries.
- The rules function based on the concept of Extended Producer Responsibility (EPR) where the producers (including importers) of batteries are responsible for collection and recycling/refurbishment of waste batteries and use of recovered materials from wastes into new batteries.
- EPR mandates that all waste batteries to be collected and sent for

recycling/refurbishment, and its prohibits disposal in landfills and incineration.

- To comply with to meet the EPR obligation, manufacturers can be able to engage themselves or authorize any other company to collect and recycling used batteries.
- The rules will permit the establishment of a mechanism and central online portal to facilitate the swapping EPR certificates between recyclers and producers refurbishers to fulfill the obligations of producers.
- The regulations encourage the establishment of new industries as well as entrepreneurship in recycling and collection / recycling of batteries that are not being used.
- A minimum percentage of material recovery from used batteries in accordance with the regulations will result in new technology as well as investment in recycling and refurbishment and open up many new opportunities for business.
- Prescription of a certain quantities of recycled materials in the the production of new batteries can decrease the need for new raw materials and help conserve the environment.
- Online registration and reporting, auditing, as well as a committees for monitoring the application of rules and taking steps to eliminate obstacles are key aspects of the rules to ensure an effective implementation and conformity.
- Based on the Polluter Pays Principle Environmental compensation will be given for non-fulfillment of the Extended Producer Responsibility goals and obligations, as well as responsibilities and responsibilities set out in the regulations.
- The funds received under environmental compensation will be used for the collection and refurbishing of batteries or recycling of non-collected or unrecycled battery waste

Topic 53. TO ACHIEVE NET-ZERO EMISSIONS TARGET BY 2070 INDIA NEEDS \$10-TN INVESTMENT FROM NOW: REPORT

Important for subject: Environment



Climate change according to the "Getting the India Net Zero report the amount of investment needed to be \$13.5 trillion in the event that this goal is met in 2050.

- The report states that reaching net-zero in 2070 will increase GDP growth by as much as 4.7 percent by 2036. It could also generate as many as 15 million jobs in 2047.
- The report was published by Rudd as well as the director of the Asia Society Policy Institute, the Former UN Secretary-General , and Global Green Growth Institute President and Chairman Ban Ki-moon, International Finance Corporation's Director and Head of Climate Business, Vivek Pathak and the former Indian the foreign minister Shyam Saran.
- International Finance Corporation (IFC) The International Finance Corporation (IFC) is an international financial institution offering advice, investment and asset management services to support private sector growth in the developing world.
- IFC is the world's largest development institution that focuses exclusively on the private sector in the developing world.
- The Bank Group has set two objectives for the world to reach by 2030: eliminate extreme poverty and encourage equitable prosperity across all countries.
- It is part of the World Bank Group and its headquarters are at Washington, D.C., United States.
- It was founded on the 26th of September 1956. It was the first private sector division that was part of the World Bank Group to advance economic development through investing in only for-profit and commercial projects that aim to alleviate poverty and

encourage growth.

- The IFC is owned and controlled by its member countries however, it is governed by its own executive management and staff to manage its business operations as usual.
- It is a company with shareholders who are member governments who provide capital that is paid in and are entitled to vote on its issues.

Topic 54. MILLETS

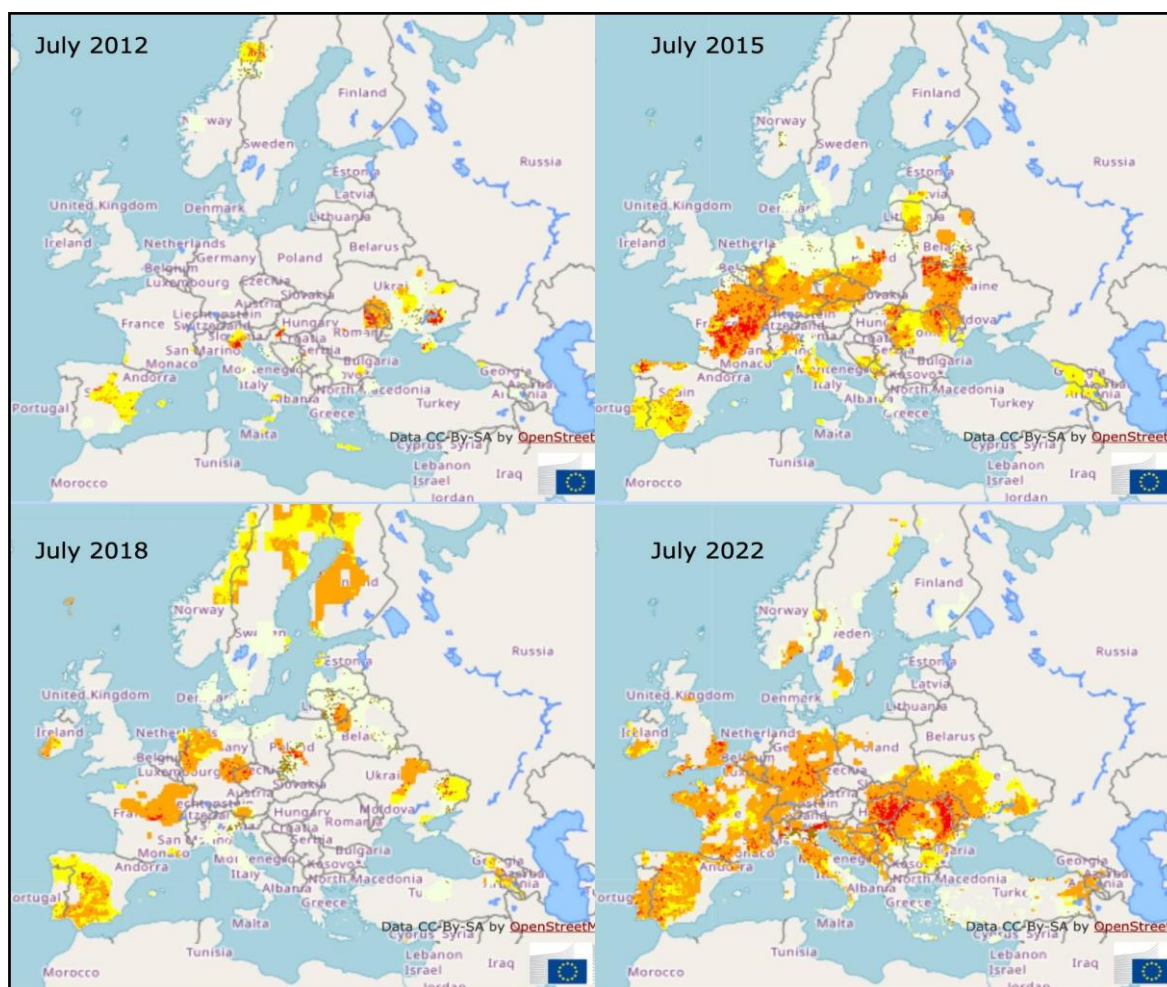
Important for subject: Agriculture

Union Finance and Agriculture Ministers as well as Karnataka CM address the Millets Conclave at Raichur

- Millets are frequently called Superfood and their production can be viewed as an option to sustainable agriculture and a healthy planet.
- They are vital climate resilient food staples grown in dryland agriculture, which occupies 68 percent of the land that is under cultivation and provided 44 percent of the world's food needs.
- The cultivation of millets requires less water than sugarcane, rice and wheat, and can be suitable for small-scale farmers.
- India is the world's largest consumer, accounting 38 percent of the world's demand.
- The three millet majors that are being produced in India are Jowar (sorghum) and bajra (pearl millet) and the ragi (finger millet).
- In addition, India grows a rich assortment of bio-genetically diverse native varieties of "small millets" like kodo and kutki. Other major producers are Rajasthan, Andhra Pradesh, Telangana, Karnataka, Tamil Nadu, Maharashtra, Gujarat and Haryana.
- Government initiatives to encourage consumption of Millets
- The government has included cereals into the (Targeted) Public Distribution System under the sub-mission "Nutri-cereals" in millets. They are also included by the Price Support Scheme and the MSP of pearls and small millets are between Rs2,000 to Rs3,150 per quintal.
- The Union Agriculture Ministry, in April 2018, classified millets "Nutri-Cereals", considering their "high nutritive value" and as "anti-diabetic properties".
- The year 2018 was also observed as the 'National year of millets'.

Topic 55. 'THE WORST IN 500 YEARS': EUROPE'S GREAT DROUGHT, EXPLAINED

Important for subject: Geography



Physical Geography European media is packed with stunning images of riverbeds that are drying and exposed.

- The biggest rivers in Europe such as Rhine, Po, Loire, Danube -- which are typically formidable waterways cannot support even small vessels.
- Following the unprecedented summer temperatures, 2022 could be the worst year of drought in Europe for 500 years.
- China, US too are suffering from drought too. In addition to the issue of agriculture and drinking water supply The most obvious effect is the disruption to Europe's waterways.
- Europe relies heavily on its rivers to transport goods in a cost-effective manner which includes coal that is used to power stations.

- With water levels as low as less than a meter on certain areas, the majority of big ships are now inoperable.
- Global Drought Observatory (GDO) A department part of the European Commission released an "analytical report" on Tuesday, in which it reported that about 64 percent of the continent's landmass was suffering from drought, according to the data available up to the 10th of August.
- It was just "worsening" as of that date, the report said.
- Po (river) The Po is the longest river in Italy.
- It flows eastwards across northern Italy beginning with to the Cottian Alps.
- The length of the river is 652 km (405 miles) and 682 kilometers (424 miles) depending on whether the Maira is a right bank tributary is included.
- The waters that flow into the Po are a source of water that flows from a stony hillside in Pian del Re, a flat area at the head of Val Po under the northwest side of Monviso.
- The Po extends further to the 45th parallel in north, before reaching an elongated delta that extends towards the Adriatic Sea near Venice.
- Source: Monte Viso, Mouth - Adriatic Sea Loire The Loire is the longest of all rivers in France and is the 171st longest in the world.
- Its length is 1,006 km (625 miles) and a total area of 117,054 square kilometers (45,195 sq miles) which is more than five percent of France's land and its average discharge is just half the size from the Rhone. Source: Massif Central Mouth - Atlantic Ocean Rhine and Danube already covered

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DADAR



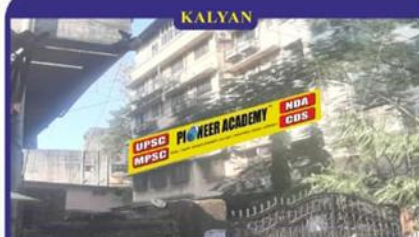
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