



Yojna IAS

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AUGUST 2023

WEEKLY CURRENT AFFAIRS

YOJNA IAS WEEKLY CURRENT AFFAIRS

14/8/2023 TO 20/8/2023

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CURRENT AFFAIRS

AUGUST 2023

ASIAN ELEPHANT POPULATION AND DEMOGRAPHY ESTIMATES

This article covers "Daily Current Affairs" and the topic details "Asian Elephant Population and Demography Estimates". The topic "Asian Elephant Population and Demography Estimates" has relevance in the "Environment" section of the UPSC CSE exam.

For Prelims:

What are the important facts about the Asian Elephant?

What is Project Elephant?

For Mains:

GS3: Ecology and Environment

Why in the news?

An interim report on Asian Elephant Population and Demography Estimates for 2023 reveals an augmentation in the elephant count within Karnataka.

Asian Elephant

- The Asian elephant, scientifically known as *Elephas maximus*, holds the title of the largest land mammal in Asia. Its distribution spans the Indian subcontinent and Southeast Asia.
- **Habitat:**
 - **Adaptability to Diverse Habitats:** The Asian elephant is adaptable to a variety of habitats, ranging from wet tropical evergreen forests to semi-arid thorn and scrub forests.
 - **Geographical Range and Habitat Diversity:** The Asian elephant's habitat extends across 13 range countries in South and Southeast Asia, encompassing dry to wet forest and grassland environments.
 - **Diverse Food Preferences and Adaptation:** Their food preferences may differ based on the region, showcasing their adaptability. It's important to note that these "mega-herbivores" need extensive forest and grassland territories teeming with food and water

resources for survival.

- In India, the Asian elephant was once widely distributed, including in states like Punjab and Gujarat. However, their present distribution is confined to fragmented populations in the southern, northern, central, and northeastern parts of the country.

- **Appearance:**

- Notably, the species can be identified by its distinct features, including rounded ears, a hump on the back, a double-domed head with two humps, and a single “finger” on the trunk for grasping.
- Asian elephants are smaller than their African counterparts. Their unique appearance, featuring rounded ears, a distinctive hump on their back, a double-domed head with two humps, and a singular “finger” on their trunk, sets them apart.
- The species encompasses three recognized subspecies: the Sri Lankan, the Indian, and the Sumatran elephants. These subspecies exhibit variations in distribution and traits.

- **Characteristics :**

- Asian elephants are highly social creatures that live in herds of six to seven related females, led by the oldest female, who is known as the matriarch.
- Occasionally, these groups join with others to create larger herds, although these gatherings are short-lived compared to their African counterparts.
- Elephants communicate over long distances using low-frequency sounds that are inaudible to humans. These powerful infrasonic rumbles include specific messages that can be heard and understood by other elephants more than 2 miles away.
- Their foraging habits are diverse, with more than two-thirds of their day spent consuming grasses, alongside significant portions of tree bark, roots, leaves, and small stems.
- They even indulge in cultivated crops such as bananas, rice, and sugarcane. To sustain their diet, they remain in close proximity to a reliable source of freshwater, as they require daily drinking.

- **IUCN Status: Endangered**

- **Wildlife Protection Act 1972: Schedule I** (Greatest protection level)

- **CITES: Appendix I** (Species that are at risk of becoming extinct are only allowed to be traded in exceptional circumstances.)

- **Threats:**

- Habitat loss
- Human-animal conflict
- Illegal Wildlife trade

Elephant Population in India:

- India harbours the majority, accounting for 60 percent, of the worldwide Asian elephant population.
- Present estimations of elephant numbers suggest that there are approximately 50,000 to 60,000 Asian elephants globally, with nearly 30,000 of them residing in India.

Government Initiatives

- **Project Elephant:**
 - Commemorating three decades, Project Elephant was initiated as a Centrally Sponsored Scheme to bolster conservation endeavours aimed at safeguarding elephants in India.
 - Introduced during 1991-1992, its primary objective has been the preservation of elephants, their migratory routes, and their natural habitats.
- **World Elephant Day:**
 - On August 12, the globe observes World Elephant Day, an occasion that underscores the significance of these “gentle giants” in the global ecosystem.
 - Established in 2012, this day accentuates the pressing challenges that elephants face, including poaching, habitat depletion, human-elephant conflicts, and maltreatment in captivity.
- **Dedicated Elephant Corridors:**
 - The Ministry extends financial support to States/Union Territories under the ‘Project Elephant’ Centrally Sponsored Schemes, aimed at the conservation of wildlife and their habitats nationwide.
 - Additionally, the government offers crop insurance to farmers through the Pradhan Mantri Fasal Bima Yojana to mitigate losses incurred due to wildlife-induced crop damage.

More about the news

- Ahead of the observance of World Elephant Day on August 12, the report was unveiled by the Forest Minister of Karnataka.
 - The report has been meticulously compiled following a coordinated elephant census, a collaborative effort between the Forest Department of Karnataka and its neighboring states: Kerala, Tamil Nadu, Andhra Pradesh, Maharashtra, and Goa.
- The population of elephants in Karnataka has increased by 346 since 2017, from an estimated 6,049 to 6,395. This is the highest number of elephants in any Indian state. The elephant population in Karnataka has fluctuated over the years, rising from 5,740 in 2010 to 6,072 in 2012.

- Karnataka is followed by Assam, Kerala and Tamil Nadu in terms of population of Asian Elephants. Nearly 44% of all elephants in India live in the four South Indian states of Karnataka, Kerala, Andhra Pradesh, and Tamil Nadu.
- Nevertheless, in the latest census, there has been a remarkable increase of 346 elephants. Consequently, the total number of these majestic animals in the state has surged by 655 since 2010.

Sources:

Number of elephants in Karnataka has gone up by 346 – The Hindu

Q1. With reference to the Asian Elephant, consider the following statements:

1. The Asian elephant holds the title of the largest land mammal in the world.
2. Elephants use high-pitched sounds that are beyond the range of human hearing to communicate over long distances.
3. Asian elephants are smaller than African elephants.

Which of the statements given above is/are **NOT** correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 3 only
- (d) None

Answer: (a)

Q2. Consider the following :

1. Project Elephant was launched as a central sector scheme to support conservation efforts aimed at protecting elephants in India.
2. India is home to the majority of the worldwide Asian elephant population.
3. Karnataka has the highest number of Asian elephants, followed by Kerala and Tamil Nadu.

How many of the abovementioned statements are correct ?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

Answer: (a)

Q3. The human-elephant conflict poses a serious challenge to both rural communities and Asian elephant populations. Analyse the factors contributing to this conflict and propose holistic strategies that can mitigate its impact.

MISUSE OF FUNDS IN NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP)

This article covers "Daily Current Affairs" and the topic details "Misuse of Funds in National Social Assistance Programme (NSAP)". The topic "Misuse of Funds in National Social Assistance Programme (NSAP)" has relevance in the Social Justice/Governance section of the UPSC CSE exam.

For Prelims:

About Misuse of Pension Funds?

For Mains:

GS 2: Social Justice/Governance

About the National Social Assistance Programme (NSAP)?

About Comptroller and Auditor General (CAG)?

Why in the news:

The Comptroller and Auditor General of India (CAG) has revealed that the Ministry of Rural Development (MoRD) redirected funds meant for the National Social Assistance Programme (NSAP), encompassing old age pension schemes, towards promoting various other schemes.

About Misuse of Pension Funds

The National Social Assistance Programme (NSAP), launched in 1995, aims to provide support to vulnerable individuals in below-poverty-line households. However, recent findings by the Comptroller and Auditor General (CAG) highlight instances of fund diversion and discrepancies in the implementation of NSAP.

Misuse of Pension Funds for Publicity:

- The Ministry of Rural Development (MoRD) diverted funds allocated for NSAP towards publicity campaigns for other ministry schemes.
- Funds intended for pension disbursement and administrative expenses were diverted for non-designated purposes. The diversion of funds was identified both at the ministry level and within state/UT governments.

- In 2017, the MoRD initiated a publicity campaign through hoardings to promote various programs. Approximately Rs 39.15 lakh was approved for hoardings, while around Rs 2.44 crore was approved for campaigns across multiple states.
- The funds designated for the campaign were originally intended to be obtained from the National Rural Employment Guarantee Scheme; however, they were eventually sourced from NSAP schemes.

Advertisement Discrepancies:

- The CAG report highlighted discrepancies in advertisement work orders related to NSAP schemes. Despite being funded from NSAP resources, the advertisements emphasized schemes like Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) and Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), not related to NSAP.

States Implicated in Fund Diversion:

- The funds initially meant to be acquired from the National Rural Employment Guarantee Scheme for the campaign were eventually derived from NSAP schemes.
- These diversions raised concerns about the proper utilization of resources for their intended beneficiaries.

Implications and Beneficiary Impact:

- The diversion of funds led to adverse implications for the planned Information, Education, and Communication (IEC) activities under NSAP. An amount of Rs 2.83 crore, originally earmarked for NSAP Information, Education, and Communication (IEC) activities, was utilized for the promotion of other ministry schemes.
- This diversion compromised the intended outreach and support for the beneficiaries of NSAP.

About National Social Assistance Programme (NSAP):

Initiated on the 15th of August, 1995, as a scheme with central sponsorship. Aims to provide social assistance to individuals and families in below-poverty-line households.

Components of National Social Assistance Programme (NSAP):

- **Indira Gandhi National Old Age Pension Scheme (IGNOAPS):** Provides a monthly pension of Rs. 200/- to BPL individuals aged 60 or above, which increases to Rs. 500/- for those aged 80 and above.
- **Indira Gandhi National Widow Pension Scheme (IGNWPS):** Offers a monthly pension of Rs. 200/- to BPL widows aged 40-59.

- **Indira Gandhi National Disability Pension Scheme (IGNDPS):** Grants a monthly pension of Rs. 200/- to BPL individuals aged 18-59 with severe and multiple disabilities.
- **National Family Benefit Scheme (NFBS):** Provides a lump sum amount of Rs. 10,000/- to BPL families on the death of a primary breadwinner aged 18-64.



Implementation:

- Executed by the Ministry of Rural Development in collaboration with state/UT governments.
- Utilizes the Direct Benefit Transfer (DBT) mode for fund disbursement to beneficiaries' bank accounts or postal accounts.
- Features a web portal offering information on guidelines, circulars, grievance redressal, etc.

Impact:

- Contributed to poverty reduction, improved living standards, and empowerment of beneficiaries.
- Aligned with Sustainable Development Goals (SDGs) related to poverty eradication, social protection, and inclusion.
- Between 2017 and 2021, approximately 4.65 crore beneficiaries relied on old age, widow, disability pensions, and family benefits.

Comptroller and Auditor General (CAG): Role and Authority

CAG is an independent constitutional authority established to ensure transparency and ac-

accountability in public finances.

Responsibilities:

- Ensures accountability of government and public authorities to Parliament and State Legislatures.
- Assures proper utilization of public funds and resources.
- CAG conducts audit of expenditure on behalf of the Parliament.
- He acts as a guide to the Public Accounts Committee.
- He submits audit reports to the president.

CAG's Independence:

- Article 148 of the Constitution establishes an independent office for the CAG.
- After the tenure, the CAG is not eligible for any further government office.

Relevance in Constitution:

- Articles 149-151 outline the Duties & Powers, Form of Accounts, and Audit Reports.
- Article 279 details calculations of net proceeds.
- The Third Schedule and Sixth Schedule pertain to the Oath or Affirmation and the Administration of Tribal Areas in certain States, respectively.

SOURCE:

<https://indianexpress.com/article/india/cag-govt-diverted-funds-of-pension-schemes-for-publicity-of-other-schemes-8885049/>

Q.1 Which of the following are the components of the National Social Assistance Programme?

1. Indira Gandhi National Old Age Pension Scheme
2. National Family Benefit Scheme
3. Indira Gandhi National Widow Pension Scheme (IGNWPS)

Choose the correct answer from below:

- (a) 1, 2 and 3

- (b) 2 Only
- (c) 1 and 3 Only
- (d) 3 Only

Answer: A

Q.2 Consider the following statements regarding Comptroller and Auditor General (CAG):

1. No funds can be accessed from the public exchequer without the authorization of the Comptroller and Auditor General (CAG).
2. He serves at the pleasure of the President.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Answer: D

Q.3 Discuss the role and significance of the Comptroller and Auditor General (CAG) in ensuring financial accountability and transparency in government expenditure.

DRUG-RESISTANT TB

This article covers "Daily Current Affairs" and the topic details "Drug-Resistant TB". The topic "Drug-Resistant TB" has relevance in the "Science and Technology" section of the UPSC CSE exam.

For Prelims:

What is Tuberculosis (TB)?

What is DR TB?

For Mains:

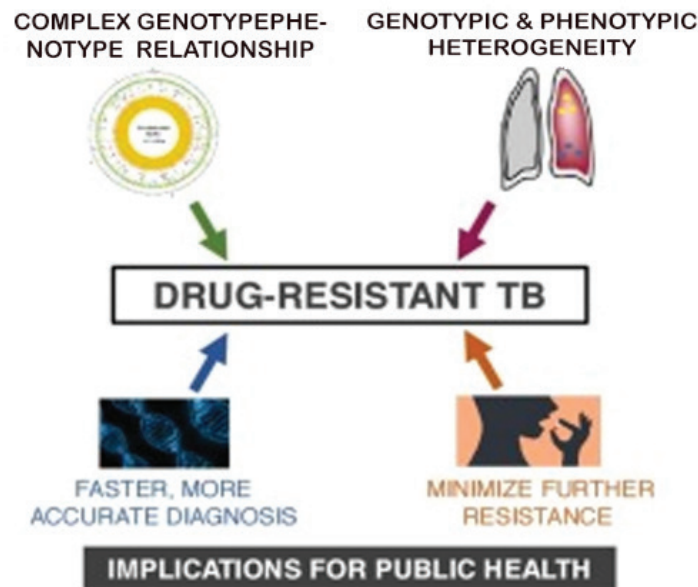
GS3: Awareness in Health

Why in the news?

The formidable problem of drug-resistant tuberculosis (DR-TB) necessitates immediate and serious consideration. Given that India bears a quarter of the global burden of DR-TB cases,

the way India responds could influence how other nations confront this escalating danger.

BIOLOGICAL MECHANISMS



Tuberculosis (TB)

- Tuberculosis (TB) is an infectious disease caused by bacteria that are transmitted through the air from one person to another.
- While TB primarily affects the lungs, it can also target other body parts such as the brain, kidneys, or spine.
- While TB is generally treatable and can be cured, individuals with TB can face fatal outcomes if they are not provided with appropriate treatment.

Emergence of Drug-Resistant TB

- Occasionally, a more challenging form known as drug-resistant TB arises when the TB bacteria become immune to the drugs typically employed for TB treatment.
- This implies that the drugs are no longer effective in eradicating the TB bacteria.

Transmission of Drug-Resistant TB

- The transmission of drug-resistant TB occurs through the same methods as drug-susceptible TB.
- This airborne bacteria can be inhaled by people in close proximity, leading to infection.

Drug-Resistant Tuberculosis: Causes and Risk Factors

- **Incomplete Treatment Courses:** Individuals failing to complete the full prescribed course of TB treatment contribute to the development of drug-resistant strains.
- **Inaccurate Prescription:** Health care providers prescribing treatments with incorrect dosages or durations inadvertently foster the emergence of drug resistance.
- **Unavailability of Proper Medications:** A lack of access to appropriate TB drugs can hinder effective treatment, thereby enhancing the risk of drug-resistant TB.
- **Quality of Drugs:** Poor-quality drugs, characterized by substandard potency or formulation, can render TB treatment ineffective and potentially lead to drug resistance.

Types of DR- TB

- **Multidrug-Resistant TB (MDR TB)**
 - Multidrug-resistant TB (MDR TB) arises from TB bacteria exhibiting resistance to two pivotal TB drugs: *isoniazid* and *rifampin*.
 - These two drugs form the backbone of treatment for all individuals afflicted by TB disease.
 - The consultation of TB experts is imperative when managing MDR TB cases
- **Pre-Extensively Drug-Resistant TB (pre-XDR TB)**
 - Pre-Extensively Drug-Resistant TB (pre-XDR TB) constitutes a subset of MDR TB.
 - It develops when TB bacteria display resistance to *isoniazid*, *rifampin*, and either a *fluoroquinolone* or a second-line injectable drug (such as amikacin, capreomycin, and kanamycin)
- **Extensively Drug-Resistant TB (XDR TB)**
 - Extensively drug-resistant TB (XDR TB) represents a rare form of MDR TB with heightened resistance.
 - TB bacteria in XDR TB cases are not only impervious to *isoniazid* and *rifampin* but also to a *fluoroquinolone* and a second-line injectable drug (like amikacin, capreomycin, and kanamycin).
 - Alternatively, XDR TB can emerge when TB bacteria resist isoniazid, rifampin, a fluoroquinolone, and either *bedaquiline* or *linezolid*.
 - Because XDR TB displays resistance against the most potent TB medications, patients confront treatment options of significantly diminished efficacy.
 - Notably, individuals with compromised immune systems, particularly those with HIV infection or other immune-weakening conditions, face heightened vulnerability.
 - Such individuals are not only more prone to developing TB disease post-infection but also encounter an elevated risk of mortality once the disease takes hold.

TB Situation in India

- The situation of multidrug/rifampicin resistant TB (MDR/RR-TB) in India is concerning. The WHO estimates around 119,000 new MDR/RR-TB cases emerge in India annually. However, in 2022, the Indian TB program reported only around 64,000 cases.
- India aims to eliminate TB by 2025, with targets like reducing new TB cases to 44 per lakh population, mortality to 3 deaths per lakh, and eliminating catastrophic costs.

Challenges in Achieving India's TB Elimination Targets

- **MDR-TB as a Major Hurdle:**
 - Rifampicin resistance is a significant concern, as it is the most effective first-line drug.
 - Resistance to rifampicin and isoniazid is termed MDR-TB. Despite progress, DR-TB remains a public health threat in India.
- **Divergence from WHO Recommendations:**
 - While WHO recommended the use of the BPaL regimen (Bedaquiline, Pretomanid, and Linezolid) for DR-TB patients, India has continued using a mix of treatment options, many of which are challenging to adhere to.
 - The BPaL regimen has shown an 89% success rate, reduced pill burden, and shorter treatment duration.
- **Reliance on Outdated Detection Methods:**
 - India continues to rely on traditional methods like sputum smear microscopy, which only detects half of all TB cases and cannot identify drug resistance.
 - Molecular diagnostics, recommended by WHO, are more accurate and cost-effective.
- **Private Sector Engagement:** Scaling up private sector involvement is crucial, given their potential to improve treatment outcomes.
- **High DR-TB Burden:** DR-TB cases require expensive specialized drugs and prolonged treatment.
- **Research and Cost Control:** Lack of research and cost control measures hinder effective TB management.
- **Undernutrition and Immunity:** Undernourishment weakens immunity, leading to TB reactivation.
- **Treatment Discontinuation:** Limited resources and financial constraints cause many to abandon treatment midway.
- **Drivers of TB Epidemic:** Delayed diagnosis, inadequate treatment, high recurrence rates, drug resistance, comorbidities (diabetes, HIV), and urbanisation contribute to the ongoing TB crisis.

Achievements and Path Forward

- **Enhanced Diagnosis:** Rapid molecular diagnostics, akin to those used during the COVID-19 pandemic, aid in rapid TB detection.
- **Reduced DR-TB Treatment Duration:** Shortened treatment duration (from 24 to 6 months) with oral medications, avoiding painful injections.
- **Recommended BPAL Regimen:** Shifting to the WHO-recommended BPAL regimen promises higher success rates and substantial cost savings.
- **Availability of New Tools:** Accurate diagnostic tools can facilitate the cure of DR-TB within six months using oral medications.

Advancing TB Management in India

- Access to optimal diagnostic and treatment options is a fundamental right. Leveraging advanced tools is essential to prevent suffering and deaths due to drug-resistant TB.
- India's adoption of the WHO-recommended BPAL regimen, wider implementation of accurate diagnostics, and continued efforts are pivotal to achieving the ambitious goal of TB elimination by 2025.

Sources:

India's TB problem and the right to treatment | The Indian Express

Q1. With reference to Tuberculosis, consider the following statements:

1. Tuberculosis (TB) is caused by a virus that spreads through the air from person to person.
2. TB can affect various body parts beyond the lungs, such as the brain, kidneys, or spine.
3. Drug-resistant TB can occur when the TB bacteria develop immunity to commonly used drugs.

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 3 only
- (d) None

Answer: (b)

Q2. Consider the following :

1. Poor-quality drugs, characterised by substandard potency or formulation, can render TB treatment ineffective and potentially lead to drug resistance.
2. Multidrug-resistant TB (MDR TB) develops when TB bacteria become resistant to the second line of drugs.
3. Isoniazid and rifampin are among the primary drugs used for initial treatment.

How many of the above mentioned statements are correct ?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

Answer: (b)

Q3. What does the term “drug-resistant tuberculosis (DR-TB)” refer to, and why is it considered a pressing concern? How can India’s response to the issue of drug-resistant tuberculosis influence the global approach to this problem?

FLOATING RATE LOANS

This article covers “Daily Current Affairs” and the topic details “Floating Rate Loans”. The topic “Floating Rate Loans” has relevance in the Economy section of the UPSC CSE exam.

For Prelims:

Understanding Floating Rate Loans?

For Mains:








GS 3: Economy

Significance of the Transparent Framework?

Understanding the Base Rate in India?

Why in the news:

The Reserve Bank of India (RBI) has announced its plans to implement a comprehensive framework that focuses on increasing transparency and setting clear guidelines for the recalibration of Equated Monthly Installments (EMIs) for floating rate loans.

FIXED RATE	FIXED RATE Vs FLOATING RATE OF INTEREST	FLOATING RATE
<p>BENEFITS</p> <p>Interest Rate remains fixed irrespective of Market Conditions. </p> <p>A fixed rate home loan is good for those who want a fixed monthly repayment schedule </p> <p>It brings a sense of Certainty and Security. </p> <p>DRAWBACKS:</p> <p>Usually 1 - 2.5% more than the floating rate home loan.</p>	<p></p> <p>What is Fixed Rate of Interest</p> <p>Fixed Interest Rate means repayment of home loans in Fixed Equal Instalments over the entire period of loan.</p> <p>What is Floating Rate of Interest</p> <p>Floating rate varies with the market conditions. Floating interest rate home loans are tied up to a base rate plus a floating element.</p>	<p>BENEFITS</p> <p>At least 1-2% cheaper than fixed interest rates. </p> <p>Over a long period, interest rates may fall. </p> <p>Floating interest rates bring savings. </p> <p>DRAWBACKS:</p> <p>Uneven nature of monthly instalments make financial planning difficult.</p>

Understanding Floating Rate Loans

Floating rate loans, also known as variable or adjustable-rate loans, feature interest rates that change periodically based on a benchmark rate or base rate.

This base rate is influenced by market forces and can vary over the loan's term. Such loans are commonly used for mortgages, credit cards, and consumer loans.

Significance of the Transparent Framework: In response to the lending practices of some banks, the RBI has introduced a transparent framework for floating rate loans. This framework addresses issues where banks were extending loan tenures without informing borrowers, resulting in extended repayment periods without consent.

Key Features of the RBI's Framework:

- **Clear Communication:** Lenders are required to transparently communicate with borrowers about resetting the tenor and/or EMI.
- **Flexibility for Borrowers:** Borrowers should be given the option to switch to fixed-rate home loans or foreclose loans without penalty.
- **Disclosure of Charges:** Banks must disclose charges associated with options like switching and foreclosure in advance, enhancing transparency.
- **Ethical Loan Recovery:** Lenders must avoid unethical practices in loan recovery, ensuring borrowers are treated with respect and dignity.

Benefits for Borrowers and Lenders: Benefits for Borrowers:

- **Clarity and Transparency:** Borrowers gain clarity and transparency in floating rate loans, allowing informed decisions.
- **Protection from Unfair Changes:** Borrowers are safeguarded against arbitrary interest rate or EMI changes, enabling better financial planning.
- **Dignified Treatment:** Borrowers will not face harassment or abuse during loan recovery, ensuring respectful treatment.
- **Choice and Flexibility:** Borrowers can switch loan types or foreclose loans without hassle or penalty, enhancing flexibility.

Benefits for Lenders:

- **Customer Relations:** Lenders can maintain good relations and trust with customers, avoiding reputational risks.
- **Asset Quality and Risk Management:** Lenders can improve asset quality and risk management practices.
- **Regulatory Compliance:** Lenders ensure compliance with regulatory norms and expectations, mitigating legal risks.

The transparent framework introduced by the RBI aims to provide borrowers with fair treatment, enhanced transparency, and the ability to make informed decisions regarding their floating rate loans. It also encourages ethical practices among lenders, benefiting both borrowers and financial institutions.

Understanding the Base Rate in India:

The base rate is the minimum interest rate set by the Reserve Bank of India (RBI) below which banks are not permitted to lend to their customers. This regulatory measure was introduced to enhance transparency in the credit market and ensure that banks pass on the benefits of lower funding costs to their borrowers. The pricing of loans involves adding the base rate to an appropriate spread based on the credit risk associated with the borrower.

Factors Influencing the Base Rate:

Each bank can determine its own base rate while adhering to the guidelines provided by the RBI. The base rate encompasses elements of lending rates that are consistent across all borrower categories. Several factors play a role in determining the base rate, including:

- **Cost of Funds:** This refers to the interest rate paid by banks on deposits. The cost of obtaining funds from depositors significantly affects the base rate.
- **Operating Expenses:** Banks' operational costs, which include administrative expenses

and overheads, are considered in determining the base rate.

- **Minimum Rate of Return (Profit):** Banks need to ensure a minimum level of profit to sustain their operations. The desired profit margin contributes to setting the base rate.
- **Cost of Cash Reserve Ratio (CRR):** Banks are required to maintain a certain portion of their deposits as reserves with the RBI, known as the Cash Reserve Ratio (CRR). The cost associated with holding these reserves without earning interest affects the base rate.

Variations in Base Rate: Different banks might have distinct base rates due to variations in one or more of the above factors, primarily the cost of funds and operational efficiency. While these factors can cause fluctuations in base rates from one bank to another, the base rate serves as a benchmark to ensure a standardized and transparent lending mechanism in the banking sector.

SOURCE:

<https://indianexpress.com/article/explained/explained-economics/floating-rate-loans-rbi-lending-conduct-8887167/>

Q.1 Consider the following statements:

1. The interest rate of floating rate loans changes periodically based on market conditions.
2. Floating rate loans are not influenced by changes in the benchmark rate.
3. The benchmark rate for floating rate loans remains constant over time.

How many of the above statements is/are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

ANSWER: A

Q.2 Consider the following statements:

1. It ensures that banks pass on the benefits of lower funding costs to borrowers.
2. The base rate is a benchmark for determining the minimum interest rate applicable to all types of loans offered by banks.
3. It determines the minimum interest rate that banks can offer on deposits.

How many of the above statements is/are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

ANSWER: B

Q.3 Discuss the significance of transparency in the context of floating rate loans and its implications for borrowers and financial institutions.

CLOUDBURST

This article covers "Daily Current Affairs" and the topic details "Cloudburst". The topic "Cloudburst" has relevance in the Disaster management section of the UPSC CSE exam.

For Prelims:

Understanding Cloudbursts?

For Mains:

GS 3: Disaster management

Impact and Consequences?

Forecasting Challenges?

Way Forward?

Why in the news:

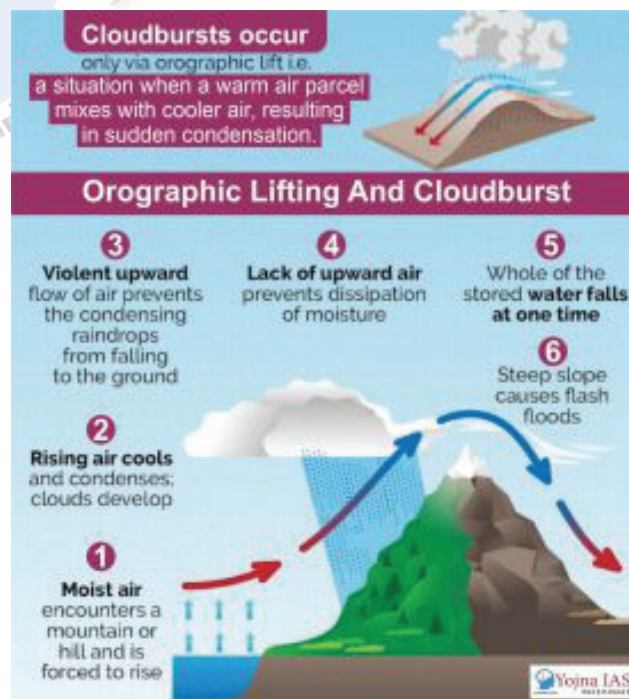
After experiencing heavy rainfall, Himachal Pradesh has witnessed landslides resulting in a tragic loss of at least 22 lives.

Understanding Cloudbursts:

- Cloudbursts are intense and localized bursts of rainfall, often occurring in hilly regions where the topography, wind patterns, and temperature variations create the right conditions.
- These events involve a remarkable amount of heavy rainfall, specifically 10 cm or more within the span of an hour, over a relatively small area approximately measuring 10 km x 10 km.

Formation:

- **Atmospheric Instability:** Cloudbursts often happen during conditions of atmospheric instability, commonly associated with convective weather patterns. These patterns involve the rapid upward movement of warm, moist air and the subsequent condensation of this air as it rises and cools.
- **Moisture Availability:** A key factor for cloudburst formation is the availability of abundant moisture in the atmosphere. This moisture-laden air rises and condenses as it encounters cooler altitudes, forming clouds.
- **Rapid Cloud Development:** The rapid updrafts of moist air create towering cloud formations known as cumulonimbus clouds. These clouds are characterized by their vertical development and can extend into the higher levels of the atmosphere.
- **Condensation and Precipitation:** As the warm, moist air rises and cools within the cumulonimbus clouds, water vapor condenses into water droplets. These droplets collide and merge, growing larger and heavier until they become too heavy for the cloud's updrafts to support.
- **Rainfall Onset:** The large, heavy water droplets formed within the cumulonimbus cloud begin to fall under gravity's influence. Because of the intense updrafts within the cloud, these droplets can be carried to higher altitudes within the cloud before they eventually fall to the ground.
- **Intense Rainfall:** As the raindrops fall, they accelerate due to gravity and can reach the ground at high speeds. This results in a sudden and intense burst of rainfall over a small area. The heavy rainfall can continue for a short duration, often less than an hour, and the amount of rain that falls during this time can be exceptionally high.



Magnitude of Cloudbursts:

- During a cloudburst, a relatively small area witnesses an astonishingly large amount of precipitation – around 10% of its yearly average rainfall – in the incredibly short span of an hour.
- To put this in context, India experiences an average annual rainfall of about 116 cm.
- Cloudbursts bring forth a much higher volume of rainfall than even the notorious Mumbai deluge of July 26, 2005.

Localized Impact and Consequences:

- The impact of cloudbursts is deeply localized, often triggering cascading events like landslides and flash floods in areas characterized by rugged terrain.

1. Loss of Life and Injuries:

- The rapid and unpredictable nature of flash floods caused by cloudbursts can result in serious injuries or fatalities among individuals caught in their path.

2. Immediate Property Devastation:

- Flash floods carry immense water force and can transport substantial debris, including boulders, leading to significant structural damage to homes. This damage can render residences uninhabitable and sweep away valuable property like vehicles.

3. Disruption of Vital Infrastructure:

- Infrastructure such as bridges and roadways can suffer structural harm from the force of floodwaters and debris, disrupting travel routes and making transportation impossible.
- Flash floods also pose a risk to utility systems, causing power, telephone, and cable lines to be knocked out, hampering communication and daily life.
- Floodwaters can infiltrate and contaminate groundwater sources, rendering tap water unsafe for consumption.

4. Deposition of Sediment and Debris:

- Cloudburst-induced floods often leave behind substantial deposits of silt and debris, creating obstacles for travel and necessitating expensive cleanup efforts.

5. Economic Setbacks:

- The aftermath of cloudbursts can lead to local businesses being unable to operate due to damage, and customers may face difficulties accessing these establishments.
- Such disruptions to business and commerce can result in economic losses for the affected area.

Forecasting Challenges:

- Meteorological agencies such as the IMD can offer forecasts about the likelihood of heavy

rainfall events occurring in advance. However, predicting the precise amount of rainfall at a specific location remains a complex challenge.

- Forecasts tend to become less accurate as they narrow down to smaller geographical areas. Despite advancements, our current technology still lacks the capability to predict individual cloudburst events with high accuracy.
- Alerts for heavy to very heavy rainfall can be issued with a window of 4 to 5 days. However, The potential for extreme rainfall, which might lead to conditions akin to cloudbursts, can only be forecasted approximately 6 to 12 hours before they occur.

Changing Patterns and Climate Impact:

- While there isn't definitive proof of an increasing trend in cloudbursts as defined by the IMD, there's a globally observed rise in extreme rainfall events attributed to the effects of climate change.
- India's rainfall pattern has undergone significant shifts, resulting in concentrated heavy rainfall over shorter periods, interspersed with extended dry spells. This altered pattern, linked to climate change, suggests the possibility of a higher frequency of cloudburst-like events in the future.

Way Forward

Addressing the challenges posed by cloudburst impacts requires a comprehensive approach involving preparedness, infrastructure development, and community engagement. Here's a path forward:

1. **Early Warning Systems:** Develop and implement advanced early warning systems to provide timely alerts about impending cloudbursts, giving residents and authorities the opportunity to take necessary precautions.
2. **Infrastructure Resilience:** Design and construct buildings, roads, and bridges that are more resilient to cloudburst-induced floods, incorporating features that can withstand the force of water and debris.
3. **Sustainable Urban Planning:** Implement effective urban planning strategies that consider the local topography and drainage systems, minimizing vulnerabilities to flash floods in urban areas.
4. **Community Education:** Raise awareness among local communities about the risks associated with cloudbursts and flash floods, providing them with knowledge on how to respond effectively during emergencies.
5. **Disaster Preparedness Training:** Conduct regular training and drills for residents and first responders to ensure they are well-prepared to handle cloudburst-related emergencies.
6. **Vegetation and Watershed Management:** Implement measures such as reforestation

and sustainable land management practices to reduce soil erosion and improve watershed management, which can mitigate the intensity of flash floods.

- 7. Early Recovery and Rehabilitation Plans:** Develop strategies for post-cloudburst recovery and rehabilitation, including providing support for affected communities, restoring damaged infrastructure, and addressing economic losses.
- 8. Climate Change Adaptation:** Incorporate climate change adaptation measures into planning processes, recognizing that changing weather patterns may increase the frequency and severity of cloudbursts.

By adopting these forward-focused strategies, communities and governments can work together to reduce the impacts of cloudbursts and build resilience against their destructive effects.

SOURCE:

<https://indianexpress.com/article/explained/explained-climate/himachal-pradesh-cloudbursts-explained-8892242/>

Q.1 What meteorological conditions are typically associated with the occurrence of a cloudburst?

Options:

- (A) Low atmospheric humidity and stable air masses
- (B) High-pressure systems and clear skies
- (C) Convective weather patterns and abundant moisture
- (D) Low-altitude cloud cover and moderate temperatures

Answer: (C)

Q.2 Which sequence of atmospheric processes and conditions is most likely to lead to a cloudburst?

- (A) Moist air rises, forming cumulonimbus clouds, followed by rapid condensation and heavy rainfall.
- (B) Low atmospheric pressure causes moisture availability, leading to the formation of cumulus clouds and subsequent rainfall.
- (C) Warm air descends rapidly, creating cumulus clouds, and moisture condenses into rain droplets.
- (D) Stable atmospheric conditions with minimal moisture content result in the formation of stratus clouds and light drizzle.

ANSWER: (A)

Q.3 Analyze the localized impacts of cloudbursts on communities, infrastructure, and the environment. Also, highlight the importance of disaster preparedness in mitigating the impacts of cloudbursts.

INITIATIVES TO ENHANCE PULSES PRODUCTION IN INDIA

This article covers "Daily Current Affairs" and the topic details "Parliament's Monsoon Session". The topic "Parliament's Monsoon Session" has relevance in the Polity section of the UPSC CSE exam.

For Prelims:

About Adjournment Sine Die?

For Mains:

GS 2: Polity

Highlights from Recent News?

Parliamentary Session Structure?

Major Bills discussed during Session?

Concerns?

Why in the news:

In a written response in the Rajya Sabha, the Union Minister of Agriculture and Farmers Welfare shared significant insights concerning the comprehensive tactics being deployed to enhance the production of pulses in India.

National Food Security Mission (NFSM)-Pulses:

The NFSM-Pulses initiative is a strategic endeavor led by the Department of Agriculture & Farmers Welfare, covering 28 States and 2 Union Territories, including Jammu & Kashmir and Ladakh.

Key Interventions Under NFSM-Pulses:

- **Farmer Assistance:** The program extends support to farmers through States/UTs, encompassing a range of interventions.
- **Demonstration Farms:** Cluster demonstrations are organized to showcase an improved

package of practices that enhance productivity.

- **Optimized Cropping Systems:** The initiative promotes efficient cropping systems that maximize yields and sustainability.
- **Seed Focus:** Encouraging the adoption of High Yielding Varieties (HYVs) and hybrids through seed production and distribution.
- **Advanced Farming Tools:** Farmers are equipped with modernized farm machinery, tools, and equipment to increase efficiency.
- **Water Management:** The initiative promotes the use of efficient water application tools for sustainable irrigation practices.
- **Plant Protection Measures:** Implementing effective plant protection strategies to safeguard yields from pests and diseases.
- **Nutrient Management:** Addressing soil health and nutrient balance through the use of soil ameliorants and management practices.
- **Training and Capacity Building:** Providing training to farmers on cropping systems and sustainable agricultural practices.
- **Technology Dissemination:** Distributing seed mini-kits of newer pulse varieties and showcasing technological advancements through Krishi Vigyan Kendras (KVKs).
- **Seed Hubs:** The creation of 150 Seed Hubs dedicated to pulses has notably enhanced the accessibility of high-quality pulse seeds. These hubs have collaboratively generated more than a lakh quintals of superior pulse seeds since their establishment in the fiscal year 2016-17.

ICAR's Role in Research and Variety Development:

The Indian Council of Agricultural Research (ICAR) plays a crucial role in enhancing pulse crop productivity through focused research efforts:

- **Research Spectrum:** ICAR engages in both basic and strategic research on pulses, exploring innovations to boost yields.
- **Collaborative Research:** Collaborations with State Agricultural Universities help in the application of research findings at the ground level.
- **Customized Varieties:** ICAR's efforts lead to the development of location-specific high-yielding varieties and production packages.
- **Variety Recognition:** Over the span of 2014 to 2023, a total of 343 high-yielding varieties and hybrids of pulses have been officially recognized for commercial cultivation across the country.

The production of pulses during the last three years and in 2022-23 (as per third advance estimates) are given as under:

Year	Production (Lakh Tonnes)
2019-20	230.25
2020-21	254.63
2021-22	273.02
2022-23*	275.04

*As per third advance estimates

Pradhan Mantri Annadata Aay SanraksHan Abhiyan (PM-AASHA) Scheme:

Comprehensive Framework: Launched in 2018, the Pradhan Mantri Annadata Aay SanraksHan Abhiyan (PM-AASHA) Scheme encompasses three essential components:

- **Price Support Scheme (PSS):** This component involves the procurement of pulses from pre-registered farmers at Minimum Support Price (MSP).
 - During the financial year 2021-22, around 30.31 lakh tonnes of pulses were acquired, delivering significant advantages to more than 13 lakh farmers.
 - In the ongoing fiscal year 2022-23 (as of July 2023), around 28.33 lakh tonnes of pulses have been procured, benefitting more than 12 lakh farmers.
- **Price Deficiency Payment Scheme (PDPS):** This scheme compensates farmers for the difference between the market price and MSP.
- **Private Procurement Stockist Scheme (PPSS):** This component encourages private sector involvement in the procurement process.

Pulses Production in India:

- **Significant Global Role:** India holds a prominent position as the largest producer, consumer, and importer of pulses, contributing to 25% of global production, consuming 27% of global supply, and importing 14%.
- **Contribution to Agriculture:** Pulses cover about 20% of the area under foodgrains and contribute around 7-10% of the total foodgrains production in the country.
- **Seasonal Distribution:** Though pulses are grown in both the Kharif and Rabi seasons, Rabi pulses contribute to more than 60% of the overall production.
- **Top Producing States:** The leading pulses-producing states include Madhya Pradesh, Maharashtra, Rajasthan, Uttar Pradesh, and Karnataka.

Importance of increasing production

- **Food Security:** Pulses are an essential source of protein, especially for a predominantly vegetarian country like India. Adequate production ensures a stable supply of protein-rich food, contributing to a balanced and nutritious diet for the population.
- **Nutritional Balance:** Pulses are not only rich in protein but also contain vital nutrients like iron, zinc, and dietary fiber. Increasing production helps address micronutrient deficiencies and contributes to improved overall health.
- **Reducing Imports:** India is a major importer of pulses. Enhancing domestic production can reduce the dependence on imports, making the country more self-reliant and resilient against international market fluctuations.
- **Trade Balance:** By increasing domestic production, India can reduce its trade deficit in the agricultural sector, positively impacting the overall trade balance.
- **Income Generation:** Higher pulses production can lead to increased income for farmers. Pulses are often grown in rotation with other crops, diversifying income sources and enhancing rural livelihoods.
- **Soil Health Improvement:** Pulses have the unique ability to fix atmospheric nitrogen into the soil, enriching its fertility. Increased pulses cultivation can reduce the need for synthetic fertilizers, leading to more sustainable agricultural practices.
- **Crop Diversification:** Focusing on pulses can contribute to crop diversification, which reduces the risks associated with mono-cropping and increases the resilience of farming systems.
- **Water Efficiency:** Many pulses are water-efficient crops, requiring less irrigation than some other crops. Promoting their cultivation can contribute to water conservation, especially in regions facing water scarcity.
- **Climate Resilience:** Pulses are well-suited for diverse agro-climatic conditions. Promoting their cultivation can enhance the resilience of agriculture to changing climate patterns.
- **Environmental Benefits:** Pulses play a role in promoting biodiversity and reducing greenhouse gas emissions due to their nitrogen-fixing capabilities and reduced need for synthetic fertilizers.

SOURCE:

<https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1947893>

Q.1 Consider the following statements regarding the production of pulses in India:

1. India is the largest importer of pulses
2. India is the largest producer of pulses
3. India has the highest productivity per unit area of land in pulse production

How many of the above statement/s is/are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

ANSWER: B

Q.2 In relation to pulse production in India, assess the accuracy of the following statements:

1. Black gram is suitable for cultivation in both kharif and rabi seasons.
2. Green gram constitutes a significant portion of total pulse production.
3. Over the past three decades, kharif pulse production has demonstrated growth, whereas rabi pulse production has witnessed a decline.

Choose the correct statement(s) from the options provided.

- (a) 1 only
- (b) 2 and 3 only
- (c) 2 only
- (d) 1, 2 and 3

ANSWER: A

Q.3 Discuss the significance of enhancing pulses production in India and analyze the key initiatives taken by the government to achieve this objective.

PRADHAN MANTRI AWAS YOJANA URBAN (PMAY-U) AND ALLIED SCHEMES:

This article covers "Daily Current Affairs" and the topic details " Pradhan Mantri Awas Yojana Urban (PMAY-U) and Allied Schemes ". The topic " Pradhan Mantri Awas Yojana Urban (PMAY-U) and Allied Schemes " has relevance in the Social Justice section of the UPSC CSE exam.

For Prelims:

About Pradhan Mantri Awas Yojana Urban (PMAY-U)?

For Mains:

GS 2: Social Justice

Significance of Pradhan Mantri Awas Yojana Urban (PMAY-U)?

Why in the news:

Recently, during his address on the occasion of the 77th Independence Day, the Prime Minister introduced a novel scheme designed to mitigate the pressing housing challenges experienced by the urban underprivileged population.

This fresh scheme serves as a complementary effort to the existing Pradhan Mantri Awas Yojana Urban (PMAY-U), a cornerstone government program initiated back in 2015.

Introduction:

Pradhan Mantri Awas Yojana Urban (PMAY-U) is a flagship government initiative executed under the aegis of the Ministry of Housing and Urban Affairs (MoHUA) in response to the acute shortage of urban housing among economically disadvantaged segments.

With the mission to ensure affordable housing for all, the PMAY-U aims to provide “pucca” (durable and permanent) houses to eligible urban households by the year 2022. Recognizing the importance of completing all sanctioned houses, the scheme has been extended until December 2024, without altering funding patterns and implementation methodologies.

Target Beneficiaries:

The PMAY-U has been meticulously designed to cater to the diverse housing needs of different income groups:

- Economically Weaker Section (EWS): Maximum annual family income of Rs. 3,00,000
- Low Income Group (LIG): Maximum annual family income of Rs. 6,00,000
- Middle Income Groups (MIG I & II): Maximum annual family income of Rs. 18,00,000

Components of PMAY-U:

In-situ Slum Redevelopment (ISSR):

- ISSR stands as a pivotal program that offers Central Assistance of Rs. 1 lakh per dwelling for qualified slum residents during the process of redevelopment.
- This unique approach emphasizes collaboration between private developers and government authorities, transforming land into a valuable resource.

Credit Linked Subsidy Scheme (CLSS):

- The CLSS component of PMAY-U plays a significant role in promoting homeownership

among economically disadvantaged segments. Beneficiaries from EWS/LIG and Middle Income Groups (MIG)-I and MIG-II seeking housing loans for purchasing, constructing, or enhancing homes are entitled to interest subsidies.

- These subsidies vary based on the loan amount:
- 6.5% on loan amount up to Rs. 6 Lakh
- 4% on loan amount up to Rs. 9 Lakh
- 3% on loan amount up to Rs. 12 Lakh
- The Housing and Urban Development Corporation (HUDCO), National Housing Bank (NHB), and State Bank of India (SBI) serve as designated Central Nodal Agencies (CNAs), responsible for channeling the subsidy through lending institutions while ensuring progress monitoring.

Affordable Housing in Partnership (AHP):

- The AHP component addresses the need for affordable housing projects. It provides Central Assistance of Rs. 1.5 lakh for each Economically Weaker Section (EWS) household. To qualify for Central Assistance, affordable housing projects must allocate at least 35% of the homes for the EWS category. States and Union Territories (UTs) establish an upper ceiling on the sale price of EWS homes to ensure affordability.

Beneficiary-led Individual House Construction/ Enhancement (BLC-N/ BLC-E):

- This component empowers eligible Economically Weaker Section (EWS) families by providing up to Rs. 1.5 lakh as Central Assistance for constructing or improvement of individual houses.
- The process involves thorough verification by Urban Local Bodies, confirming land ownership, economic status, and eligibility.

Women Empowerment and Progress:

- PMAY-U takes a progressive step by promoting women's empowerment through house ownership. Houses are registered in the name of a female member or jointly, enhancing gender equality in housing.

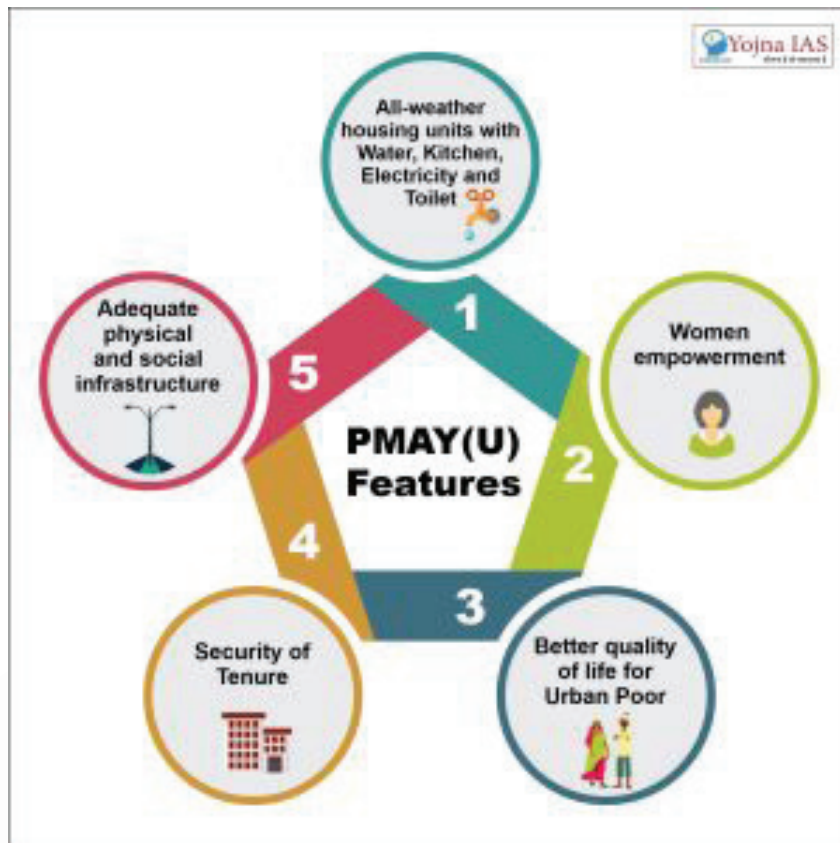
Progress Under PMAY-U:

As of the latest available information, the PMAY-U initiative has successfully completed construction on a total of 118.9 lakh houses, with 76.25 lakh of these units currently being inhabited.

Related Initiatives:

- **Affordable Rental Housing Complexes (ARHCs):** MoHUA introduced ARHCs as a sub-scheme under PMAY-U. This initiative aims to provide affordable rental housing to urban migrants and the poor, enabling them to access dignified living spaces close to their workplaces.

- **ANGIKAAR Campaign:** Launched on Gandhi Jayanti in 2019, this campaign emphasizes community mobilization and Information, Education, and Communication (IEC) activities. It promotes best practices in areas such as water conservation, waste management, and sanitation among PMAY(U) beneficiaries.
- **Global Housing Technology Challenge: India (GHTC India):** MoHUA initiated GHTC India to identify innovative and sustainable construction technologies for the housing sector.



Significance of the schemes:

Addressing Urban Housing Shortage:

- PMAY-U directly targets the acute shortage of affordable urban housing, which has been a persistent challenge for economically disadvantaged segments.
- By offering a comprehensive solution, the scheme aims to ensure that vulnerable urban households have access to dignified and permanent housing options.

Promoting Inclusive Growth:

- The initiative is aligned with the principle of inclusive growth by catering to individuals across income groups, including the Economically Weaker Section (EWS), Low Income Group (LIG), and Middle Income Groups (MIG). This focus on equitable housing distribution contributes to reducing economic disparities.

Empowering Women:

- PMAY-U emphasizes women's empowerment by ensuring that houses are registered in the name of female members or jointly.
- This move not only addresses gender equality concerns but also enhances the social and economic standing of women in households.

Alleviating Poverty and Improving Quality of Life:

- Access to secure housing directly impacts the quality of life of beneficiaries. PMAY-U not only provides shelter but also contributes to poverty reduction by creating a stable foundation for families to focus on education, livelihood, and overall well-being.

Supporting Economic Growth:

- The scheme's thrust on housing construction and related industries creates employment opportunities and stimulates economic growth.
- PMAY-U contributes to job creation and economic expansion in construction sector to allied industries such as cement, steel, and transportation,

Aligning with Sustainable Development Goals:

- PMAY-U aligns with United Nations Sustainable Development Goal 11, which focuses on making cities inclusive, safe, resilient, and sustainable.
- The program's focus on housing redevelopment and development leads to improved urban infrastructure. Through various components like ISSR and AHP, the scheme targets the transformation of slum areas into well-organized housing clusters. This not only enhances living conditions but also contributes to the overall aesthetics and hygiene of urban areas.

SOURCE:

<https://www.thehindu.com/news/national/pm-modi-announces-new-scheme-to-help-urban-poor-build-houses/article67197697.ece>

Q.1 Consider the following statements regarding Pradhan Mantri Awas Yojana Urban (PMAY-U)

1. The PMAY-U was introduced to provide "pucca" houses to eligible urban households.
2. It provides subsidies in housing loans only for the Economically Weaker Section (EWS) household.

Which of the statements given above is/are correct?

(a) 1 only

- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

ANSWER: A

Q.2 Consider the following statements regarding Pradhan Mantri Awas Yojana Urban (PMAY-U)

1. It is also applicable to Middle Income Groups (MIG).
2. It offers Central Assistance of Rs. 1 lakh per dwelling for qualified slum residents during the process of redevelopment.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

ANSWER: C

Q.3 Discuss the objectives, components, and impact of the Pradhan Mantri Awas Yojana Urban (PMAY-U) in addressing the housing needs of economically disadvantaged urban households in India.