

NEWS TODAY

PRODUCT INNOVATION, AVAILABILITY OF RETAIL FINANCE FOR SMALL FARM MACHINERY TO DRIVE MECHANISATION

- A recent RBI report has pointed out that extent of **farm mechanisation in India has increased over the years** which currently stands at estimated 40-45 per cent.
 - But, it is much **lower compared to other advanced economies and the BRICS countries** such as the US (95 per cent), Brazil (75 per cent) and China (48 per cent).
 - Also, much of this is tractorisation, not farm mechanisation.
 - As per RBI report, Farm mechanisation has **potential to enhance agricultural productivity** by 30 per cent and **reduce the input cost** by 20 per cent.
 - Also, it **reduces time required** to complete the farm operations and **softens the drudgery** associated with agriculture labour.
 - **Suggestions to enhance farm mechanisation**
 - **Product innovation to provide India specific, affordable** small farm machinery suitable for small farmers as about 70 per cent of Indian farmers are small and marginal.
 - **Retail financing** via specific targets given to the banks by the NABARD for funding small farm machinery, not tractors, by small and marginal farmers.
 - **Fix a target under Priority Sector Lending** to incentivise small farm equipment other than tractors.
- **Government is running Sub Mission on Agricultural Mechanization (SMAM)** to increase the reach of farm mechanization to small and marginal farmers and to the regions where availability of farm power is low.



ACCOUNT AGGREGATORS ARE READY TO WIDEN INDIAN ACCESS TO CREDIT

- Complementing the PM Jan Dhan Yojana (PMJDY), India **unveiled the account aggregator (AA) network to overcome the challenges of access to micro-credit** for individuals and micro, small and medium enterprises (MSMEs).
 - According to Reserve Bank of India, **AA is a non-banking financial company engaged in the business of providing the service of collecting financial information** pertaining to its customer.
 - It enables **safe sharing of financial records**, after consent of the individual has been obtained, with financial service providers for access to small sums of formal credit.
 - The credit system has three components: **Financial Information Users (FIUs), Financial Information Providers (FIPs), and AA.**
 - AA acts as an intermediary that collects information from FIPs that hold a user's financial data, like banks, and shares it with FIUs, such as lending agencies.
 - **Advantages**
 - It is a shift from **physical collateral to information collateral.**
 - It will unlock **access to affordable credit in a streamlined and trustworthy way.**
 - **Reduce the transaction cost** of and time taken to sanction loans.
 - Make lower-sized loans more feasible for banks.
 - Personalized loans and more innovative financial products.
- **PMJDY is a National Mission on Financial Inclusion** that envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension facility.



ASSAM-MEGHALAYA AGREE TO COMMITTEE RECOMMENDATIONS FOR RESOLVING BORDER DISPUTE ROW

- **Deliberations** have been taking place **between the two states**, including at chief ministers' level, since last year.

➤ It was decided that in the **first phase, six of the 12 disputed areas would be addressed**. Recently, regional committees **submitted reports** on these six areas.

➤ **The states** will now submit a common report to the centre as both the States have **agreed 100 per cent to the recommendations of the regional committees**.

- **About Assam-Meghalaya border dispute (see map)**

➤ Assam and Meghalaya share an **885-km-long border**. As of now, there are **12 points of dispute** along their borders.

➤ Meghalaya was carved out of **Assam under the Assam Reorganisation Act, 1971**, a law that it challenged, leading to disputes.

- **Assam and border disputes**

➤ The states of the Northeast **were largely carved out of Assam**, which has border disputes with several states.

➤ Assam's border disputes **with Arunachal Pradesh and Nagaland are pending in the Supreme Court**.

➤ Assam's border disputes with **Meghalaya and Mizoram are currently in the phase of resolution** through negotiations.

➤ The border dispute **with Mizoram** had turned violent last year, leading to intervention from the Centre.



ANTIMICROBIAL RESISTANCE IN AQUACULTURE RISING CAUSE OF CONCERN

- Union Ministry of Fisheries, Animal Husbandry and Dairying has highlighted to state governments over **concerns around the impact of antibiotic misuse and overuse in aquaculture and livestock sectors**.

➤ Anti-Microbial Resistance (AMR) is **the ability of microorganism (like bacteria, viruses) to stop an antimicrobial** (such as antibiotics, antimalarial) drug from working against it.

➤ As a result, standard treatments become ineffective, infections persist and spreads to others.

- **Key concerns highlighted**

➤ Sale of antimicrobials in bulk quantities to aquaculture farmers, particularly shrimp aquaculture, **is a serious health concern**.

➤ **Export issues** as there have been instances of rejection of shrimp consignments from India due to antibiotic detection.

➤ **Cattle treatment is mostly done by quacks** with little or no formal training resulting in frequent misuse of antibiotic.

- **Steps taken by India to curb AMR**

➤ National Programme on AMR, 2012.

➤ AMR Surveillance network, 2013.

➤ Red line campaign on Antibiotics, 2016.

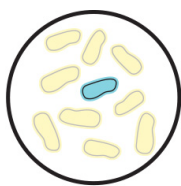
➤ National Action Plan on AMR 2017.

○ Recently, an analysis by University of Oxford shows AMR was **directly responsible for an estimated 1.27million deaths** worldwide, and associated with an estimated **4.95 million deaths, in 2019**.

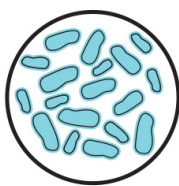
➤ AMR is now a **leading cause of death worldwide**, higher than HIV/AIDS or malaria.



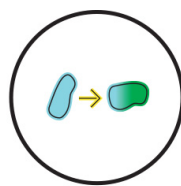
Our body is **home to countless microbes**. Some may be resistant to antibiotics



Antibiotics kill the bacteria causing the infections as well as the good bacteria



The antibiotic-resistant bacteria are now able to **grow and take over**



Some bacteria may **give their antibiotic resistance to other bacteria**



Normal bacterium



Resistant bacterium



Dead bacterium

POWER SECRETARY REVIEWS STATUS OF BIOMASS UTILIZATION IN THERMAL POWER PLANTS IN THE COUNTRY

- He chaired the meeting of **Steering Committee for SAMARTH i.e. National Mission on Use of Biomass** in coal based thermal Power Plants.

➤ Last year, Ministry of Power mandated all thermal power plants in the country to **increase the level of biomass co-firing from present 5% to higher levels to have a larger share of carbon neutral power generation** from the thermal power plants.

➤ Biomass co-firing stands for **adding biomass as a partial substitute fuel** in high efficiency coal boilers.

➤ As per study sponsored by MNRE, **current availability of biomass in India is estimated at about 750 million metric tonnes per year**.

➤ It is also expected to reduce stubble burning.

- There are **three different concepts** for co-firing biomass in coal boilers.

➤ **Direct co-firing:** The biomass and the coal are burned in the **same furnace**.

➤ **Indirect co-firing:** In this concept, the solid biomass is **converted to a clean fuel gas**, using a **biomass gasifier**. The gas can be burnt in the **same furnace as the coal**.

➤ **Parallel co-firing:** It is also possible to **install a completely separate biomass boiler** in addition to the conventional boiler.

CABINET APPROVES EXTENSION OF TENURE OF THE NATIONAL COMMISSION FOR SAFAI KARAMCHARIS (NCSK) FOR THREE YEARS BEYOND 2022

- NCSK was established in the year 1993 as per the provisions of the NCSK Act 1993 initially for the period upto 31.3.1997.

➤ Later validity of the Act was extended upto 2004.

➤ However, after 2004, the **tenure of NCSK has been extended as a non-statutory body** from time to time through resolutions. The tenure of present Commission is upto 31.3.2022.

• Role of NCSK

- Giving **recommendations to Government regarding specific programmes for welfare** of Safai Karamcharis,
- Monitor **implementation of Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013.**
- Enquire into complaints regarding contravention of the Act.

• Significance of extension

- Though the government has taken many steps for the upliftment of the Safai Karamcharis, **the deprivation suffered by them in socio-economic and educational terms is still far from being eliminated.**
- Also, **hazardous manual cleaning of sewer/septic tanks continues to be an area of work.**
- Thus, the body will continue to work towards **achieving the goal of complete mechanization of sewer/septic tanks cleaning in the country and rehabilitation of manual scavengers.**

○ Manual scavenging is **practice of manual cleaning, disposing, or handling of the human excreta, in any manner, from dry latrines and sewers.**

➤ **Socio-Economic Caste Census of 2011 identified 1,82,505 households** with the primary occupation of manual scavenging.

ALSO IN NEWS



India-Israel Industrial R&D and Technological Innovation Fund (I4F)

- Experts from India Israel approved 3 joint R&D projects worth 5.5 million \$ under I4F.
 - I4F is a cooperation between India, and Israel to **promote, facilitate and support joint industrial R&D projects between companies from India and Israel** to address the challenges in the agreed 'Focus Sectors'.
 - **It is aimed to** promote, facilitate and support joint industrial R&D between India & Israel, **which would lead to the co-development and commercialization of innovative technologies benefiting both countries.**



Digital Payment Index (DPI)

- RBI's Digital Payments Index rose by 39.64 per cent to **304.06 in September 2021 from 270 in March 2021.**
- **About DPI**
 - RBI-DPI comprises **five broad parameters**
 - Payment Enablers (weight 25%),
 - Payment Infrastructure – Demand-side factors (10%),
 - Payment Infrastructure – Supply-side factors (15%),
 - Payment Performance (45%) and Consumer Centricity (5%).
- It enables measurement of **deepening and penetration of digital payments** in the country.
- It has been constructed with **March 2018 as the base period**, i.e. DPI score for March 2018 is set at 100.





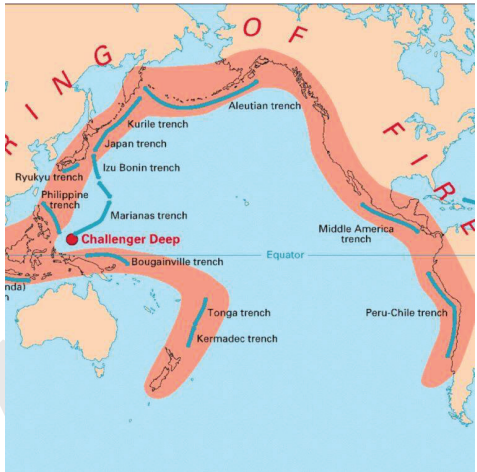


New approved list of models and manufacturers (ALMM) rules

- Earlier, Indian government had ruled that only solar products and companies on ALMM will be eligible for **government-backed installations.**
 - Now, the scope of ALMM has been expanded to **include to open access and net-metering projects from April 1, 2022.**
- It aims to **reduce India's dependence on solar imports** and achieve self-reliance.
 - Domestic solar industry is suffering for a long time due to **dependence on China.**



National Disaster Response Force (NDRF)

- Prime Minister has greeted NDRF team on their Raising Day.
- NDRF was constituted in 2006, **under Disaster Management Act for the purpose of specialized response to natural and man-made disasters.**
 - At present, NDRF consist of **15 battalions from the BSF, CISF, CRPF, ITBP, SSB and Assam Rifles.**
 - Battalions are also trained and equipped for response during **chemical, biological, radiological and nuclear (CBRN) emergencies.**

 <p>Non Fungible Tokens (NFTs)</p>	<ul style="list-style-type: none"> They are one-of-a-kind assets in the digital world that can be bought and sold like any other piece of property, but they have no tangible form of their own. ➤ NFTs are unique cryptographic tokens that exist on a blockchain and cannot be replicated. ➤ The digital tokens can be thought of as certificates of ownership for virtual or physical assets.
 <p>Pacific Ring of Fire</p>	<ul style="list-style-type: none"> Also referred to as the Circum-Pacific Belt, it is an area along the Pacific Ocean that is characterised by active volcanoes and frequent earthquakes. ➤ It is home to about 75 per cent of the world's volcanoes. Also, about 90 per cent of the world's earthquakes occur here. Along the area, tectonic plates move towards each other creating subduction zones. ➤ One plate gets pushed down or is subducted by the other plate. ➤ As this subduction happens, rocks melt, become magma and move to Earth's surface and cause volcanic activity. 
 <p>Indian Renewable Energy Development Agency (IREDA)</p>	<ul style="list-style-type: none"> Government has infused Rs 1500 crore in IREDA. It is a Public Financial Institution under the Companies Act, 1956 and registered as Non-Banking Financial Company (NBFC). ➤ It's objective is to provide financial assistance to schemes and projects generating energy or electricity through renewable sources and conserving energy through efficient usage. ➤ It is headquartered in New Delhi. ➤ In 2015, it was awarded the status of "Mini Ratna" (Category-I).
 <p>Khan Abdul Ghaffar Khan (1890-1988)</p>	<ul style="list-style-type: none"> 20 January marks the death anniversary of Khan Abdul Gaffar Khan, also called Frontier Gandhi. ➤ He was a Pakhtun or Pathan from the North West Frontier Province, now called Khyber Pakhtunkhwa. Values: Modesty, honesty and courage, non-violence etc. Role: <ul style="list-style-type: none"> ➤ Raised the Khudai Khidmatgar, or Servants of God; ➤ Civil Disobedience Movement of 1930; He received Bharat Ratna, the highest Indian honour, in 1987.



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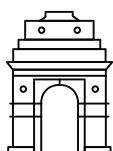
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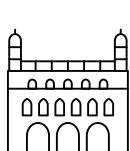
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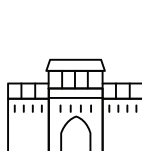
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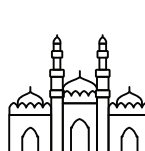
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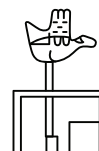
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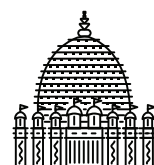
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